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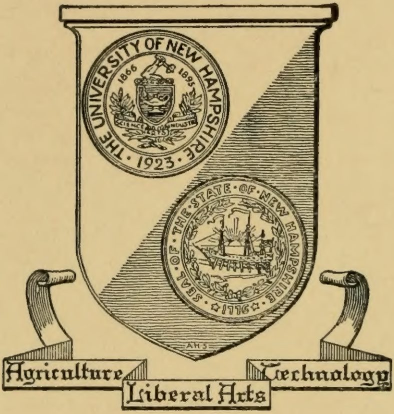

The University
of
New Hampshire

STATE

OF

NEW HAMPSHIRE.

ANNUAL REPORTS,

1894.

Vol. I.

CONCORD:
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MESSAGE

OF

HIS EXCELLENCY

CHARLES A. BUSIEL,

GOVERNOR OF NEW HAMPSHIRE,

TO THE

TWO BRANCHES OF THE LEGISLATURE,

JANUARY SESSION, 1895.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1895.

MESSAGE.

GENTLEMEN OF THE SENATE AND THE HOUSE OF REPRESENTATIVES:

In assuming the duties of the office of chief magistrate of my native state, I am conscious of its grave responsibilities. It is my duty, and it will be my pleasure, to conduct its affairs with a ready appreciation of the rights and the necessities of the people.

After many years of substantial prosperity, we are nearly two years advanced in a season of great financial depression. The primary causes are beyond our control, and any discussion in this connection would be inappropriate and without effect. In New Hampshire, the present financial conditions are new and unusual, and we should shape legislation to meet the immediate needs of the existing situation.

During a season of prosperity, and while a high rate of taxation was easily borne by the people, great liberality characterized our biennial appropriations.

Our public charities have been generously supported.

Institutions of learning and reform have been founded, and provided with continued appropriations.

The interests of agriculture and of labor have been promoted, and material development in other fields has been encouraged.

Special highways have been constructed and kept in repair.

Fish and game have been propagated and protected at the expense of the state.

Our obligations to the veteran soldiers have been promptly recognized.

The National Guard has been equipped and maintained.

Monuments to the memory of illustrious soldiers and statesmen, and statues in marble and in bronze, have been erected.

A commodious and convenient state library is now completed.

The state has been creditably represented at the Philadelphia Centennial and at the Chicago Exposition.

An exacting supervision has been exercised over financial corporations, and valuable information regarding them has been fully disseminated.

The public health has been protected and surrounded with reasonable safeguards.

Justice has been promptly administered.

The unfortunate wards of the state have been generously supported.

Whenever the public good could be promoted, the state has not spared expense nor withheld encouragement. In this New Hampshire has reflected the public spirit and prosperity of its citizens. The public money has been raised without distress, and has been honestly and judiciously expended. But the time has now come for retrenchment and a rigid economy. The liberality of former years should now give way to economies in state affairs which are equal to those enforced upon the taxpayer in his private business. Under present conditions, the former rate of taxation falls with an increasing burden upon the people. Corporations and private business have been forced to greater economy, and have found relief only in a reduction of current expenses. With prudence, we cannot spend as much money, or pay as high taxes, as we have been doing. The appropriations of the present session should express your appreciation of the changed condition of financial affairs; and I assure you, as an expression of my opinion of the situation, that any appropriation uncalled for by the necessities of the people and the conduct of an economical government will not meet with executive favor.

The past two years have been attended with heavy losses to our manufacturers and to their employés, but with a firm faith in the future they have endured the ill fortunes of the present hour. We confidently look to see them restore the prosperity which they created, and maintain the position which they had gained, among the most successful in the world. They will be subjected to sharp competition not only from abroad, but from sections of our own country where cheaper labor prevails and where proximity to raw materials lessens the cost of production. Their superior skill and courage should not unnecessarily be burdened with taxes, or hampered by legislation which adds difficulties to existing embarrassments.

From such examination as I have been permitted to make, I find the several departments well conducted and with a reasonable measure of economy. The salaries are not excessive, and the varied interests of the state appear to be well protected. The annual reports of all the commissions and departments will be seasonably presented for your consideration. These reports will furnish you with information in detail of the material interests of the state, and I need not weary you with extended repetition.

FINANCIAL.

The finances of the state are in a sound and satisfactory condition, and the credit of the state compares favorably with that of her sister commonwealths.

It has been the general policy of the state to raise sufficient revenue to redeem its bonds at maturity,—the only exceptions in recent years being in 1873 and 1879, in each of which years an issue of $500,000 of refunding bonds was authorized, all of which with the exception of $500 has been paid. This policy should be continued, and the revenues and expenses should, if possible, be so regulated as to avoid the necessity of a resort to a further issue of refunding bonds.

The net indebtedness of the state at the highest point, June 1, 1872, was $4,138,124.16; the net indebtedness June 1, 1894, was $2,036,042.23—showing a reduction of the debt in twenty-two years of $2,101,582.03. The reduction of the debt for the last fiscal year was $95,220.37. Within the same period the interest account has been reduced in a corresponding degree.

The report of the state treasurer, which will be placed in your hands early in the session, exhibits in detail the transactions of the department down to May 31, 1894, and contains estimates of the revenue and expenses for the current fiscal year, and also several recommendations, to the consideration of which I desire to call your especial attention.

The treasurer's estimates seem to demand the most rigid economy in expenditures consistent with a wise and conservative administration of the affairs of the various departments of the state government and our state institutions.

The watchword should be, No appropriations for experiments and measures of doubtful utility, or for the sake of sentiment.

From the array of facts presented in relation to the distribution of the railroad tax, under existing statutes, I am convinced that the present system is unjust, and while it may not be possible to attain absolute equality in dealing with this subject, I am of the opinion that the plan proposed in the report, of retaining the whole of the tax levied upon railroad corporations in the state treasury, would be far more equitable than the present cumbersome and unsatisfactory method.

The treasurer states that if the proposed plan should be adopted, a very large proportion of the towns in the state would be the gainers by the change.

A careful computation by the treasurer, since the publication of his report, based upon the assessments of state and railroad taxes for 1894, shows that the application of the proposed plan would benefit one hundred and ninety-eight towns and cities and injuriously affect only thirty-seven, the towns benefited being the smaller and purely agricultural towns, which more urgently need and are entitled to the fostering care of the state.

The treasurer further suggests the repeal of all standing annual appropriations, and recommends the substitution of a biennial appropriation bill; and he states the reasons for the proposed legislation at considerable length.

I am of the opinion that the adoption of the treasurer's recommendation would be productive of good results, and commend the proposition to your careful consideration, with the suggestion that, if adopted, the change from standing annual to appropriations for biennial periods should not take effect until the commencement of the fiscal year beginning June 1, 1895.

I approve the recommendations of the treasurer in regard to the rate of interest on trust funds, and the subject of the surplus revenue account, and commend them to your favorable consideration.

SAVINGS-BANKS.

Since 1879 every year has shown an increase of deposits in our institutions of savings, until the summer of 1893. During this period of fourteen years, an era of general prosperity, the annual increase of deposits was nearly $3,500,000. In the volume of accumulation, high-water mark was reached early in the year ending June 30, 1894, when the total credits exceeded $80,000,000. If new deposits since that date had equaled the sums withdrawn, there would now remain in round numbers to the credit of depositors more than $84,000,000—a sum exceeding twice the assessed valuation of all the mills, machinery, and railroads, and nearly two thirds the value of all lands and buildings, in the state. Influenced in a measure by the prevailing condition of financial affairs, since June 30, 1893, exclusive of interest credits, over $7,500,000 has been withdrawn from the savings-banks and trust companies of this state. In addition to a material decrease in deposits, the surplus funds on account of loss and depreciation have been reduced nearly two million dollars.

The annual report of the bank commissioners has been carefully prepared, and presents a comprehensive and instructive analysis of the current business of the savings-banks and trust companies of the state. In this connection I need not repeat the details clearly presented in the report.

The laws granting powers and regulating the business of the savings-banks reflect the wisdom of experience, and at the present time suggest no amendment. So far as I am informed, the only legislation on this subject that will be presented for your consideration will be a proposition to reduce the rate of taxation upon savings-bank deposits. It cannot be denied that the low rate of dividends paid the past year has been a very important factor in the decrease of deposits. The savings-banks of the neighboring states, enjoying a lower rate of taxation, and paying a higher rate of interest than our banks under existing conditions can possibly earn, are competing with our banks to our disadvantage.

In overlooking any of the causes, we cannot fully account for the considerable decrease in our savings-bank deposits. While admitting the full effect of a low rate of dividends, we might also inquire to what extent, in a season of reduced wages and scant employment, the necessities of the people have consumed the savings of more prosperous times.

In determining a fair and reasonable rate of taxation, it is proper for you to consider that while many properties escape taxation altogether, or are appraised for the purposes of taxation at less than a fair market value, the savings-bank tax is assessed at the full value of the deposits and accumulation, and is collected and paid to the several cities and towns without charge upon the public, while, on the other hand, any reduction in the rate of taxation will reduce the public revenue and will levy an increased tax on many other properties ; and it will also be claimed that money in savings-banks is now taxed at a rate lower than the average rate of taxation throughout the state.

The savings-banks are so closely connected with all our material interests, that any legislation affecting their prosperity will be reflected in the general prosperity of the state. It is demonstrated that our banks cannot pay one per cent. tax, and earn a dividend of four per cent. If you are satisfied that under these conditions the decrease of deposits the past year will be continued in the future, you will find a potent reason for some remedial legislation.

With these views briefly stated, and without presenting any specific recommendation, I submit the subject for your candid and thoughtful consideration, trusting that you will agree upon measures that tend to equalize the burden of taxation, and that will be approved by the experience of years.

INSURANCE.

The whole amount of fire insurance annually written upon property in this state approaches $100,000,000 at the present time, nearly evenly divided between domestic and foreign companies. The amount received in premiums for the year ending December 31, 1893, was $1,144,254.96; the amount paid in losses was $473,404.38. The average rate of premiums was $1.16 on each $100 insured. The general condition of the fire insurance business in this state is satisfactory. The financial standing of the leading companies is a guaranty of safety, while the number of the companies offers an ample volume of approved and reliable insurance.

The existing laws of this state require foreign insurance companies to include in their liabilities fifty per cent. of the premiums received on unexpired risks, and in submitting statements of their condition the foreign mutual companies are not permitted to include in their assets policy stipulations or premium notes. These conditions do not fully apply to domestic companies of the same class; and I call your attention to the expediency of an amendment of the existing law that will place all the companies of the same class under uniform regulations, and afford a firmer security to stockholders and to the insured.

Twenty-one life insurance companies are authorized to do business in this state. Over thirteen thousand policies, representing $23,000,000, are now in force, of which nearly three and three fourths millions was written the past year. The laws of New Hampshire regulating the conduct of this class of insurance are conservative and satisfactory. Any changes at the present time would probably produce more confusion than benefit. The annual report of the insurance commissioner will furnish you in detail the transactions of the year, and will submit suggestions and recommendations worthy of your consideration.

RAILROADS.

The railroads of the state are being conducted under an exacting, and yet a reasonable, system of legislation. The condition and management of the several systems are satisfactory. The rates of fares and freights are low, the general service is meeting every reasonable demand, and rigid obedience to the laws secures the rights of the people. Under these conditions there is no immediate demand for any general railroad legislation. The report of the railroad commissioners will furnish you, in a clear and comprehensive manner, the details of the business of the several roads.

In accordance with instructions contained in a concurrent resolution, passed at the last session, the commissioners will also present for your consideration a report upon the present condition of electric roads. This report, I am informed, will be accompanied with recommendations of the essential requisites of new legislation. I commend the work of the commission, and the problems involved, to your thoughtful consideration. I trust you will reach conclusions that will prove conducive to the public good. So far as each is conducted within its proper and legitimate sphere, there is no necessity for any conflict between steam and electric roads. Within the limits of cities and populous villages, and wherever steam roads cannot be safely admitted, electric roads are of great convenience and public benefit. In the near future, some well matured measures, defining their privileges and liabilities and preserving the rights of the people, may be demanded. At this time, and during an experimental use of electricity as a motive power, and with limited knowledge of the possibilities of the future, any legislation on this subject should follow investigation, and will be attended with many difficulties. I know of no valid reason why electric roads occupying the public streets to the impairment of other rights and privileges of the public, should not pay a reasonable compensation for the special privileges thus obtained. Except in cities and villages where the conditions render it imperative, I am not prepared to recommend any legislation that will give either steam or electric roads the perpetual use of any portion of a street or public highway which has been dedicated to another and a specific use.

THE STATE LIBRARY.

At an early day you will be invited to participate in the formal dedication of the new state library building. It is a substantial and commodious structure, designed with care for the future accommodation of the state library and the supreme court, and its completion provides a fitting temple of learning and justice. As a work of art it is instructive, and its strength and durability are living prophecies of the perpetuity of the institutions it shelters. In consideration of the increased expenditure which the state library will hereafter entail upon the people of the state, it should, and I doubt not will, enter upon a career of greater usefulness. I assume it will maintain its former character as a law library, and in this department will be chiefly consulted by our lawyers and magistrates; but I bespeak for it a higher function than any which pertains to a single class of citizens. The good influences of a state library should pervade the state, and its relations to our educational system should be intimate and instructive. As a means of disseminating knowledge, there is no force equal to that of a well selected and wisely administered library, and I commend the institution to your favorable consideration.

The removal of the state library to the new building will leave a considerable unoccupied space within the state-house. With necessary repairs, this room will afford ample accommodation for additional public offices. In this manner the state will be relieved of the greater part of the expense now annually incurred for the rent of office-room occupied by several commissions outside the state-house.

AGRICULTURE.

Agriculture, the fundamental industry of the state, continues to maintain an important position on account of the magnitude of the property invested and the general intelligence and good character of the citizens whom it employs and rewards. The board of agriculture continues to hold meetings for general discussion of agricultural subjects, and even under difficulties of climate and soil the farmers of New Hampshire furnish the chief sources of our prosperity. The enterprise of our farmers is demonstrated in the success of our annual fairs; and in competitive tests at the Chicago Exposition several New Hampshire products reflected credit and honor upon the state. For the benefit and at the request of the farmers, the state by liberal appropriations, aided by the general government, has founded the New Hampshire College of Agriculture and the Mechanic Arts. The general management of the school has been committed to a board of trustees, a majority of whom shall be practical farmers; yet the institution, in the fullest sense, is in the hands of the people. They may make it whatever they will, and it remains for them to determine its future career.

THE NORMAL SCHOOL.

The mission of the State Normal School, in the special training of teachers for their important calling, is the elevation of the standard of our public schools. The work of each year is many times renewed in the increased usefulness of teachers who have enjoyed the benefit of a special education. The school is continued under efficient management, and the results of the past two years have been satisfactory. The buildings are new and commodious, and I am not informed that any special legislation is demanded at this time.

The work of the Normal school is ably supplemented by the superintendent of public instruction, who has entered with enthusiasm upon the important duties of his department. An unusual number of institutes have been successfully conducted in all sections of the state, through which teachers and members of the local boards of education have been stimulated to greater activity.

INDUSTRIAL SCHOOL.

The State Industrial School, the past biennial term, has maintained the excellent record of former years. The able and experienced superintendent and his trained assistants have successfully labored for the highest good of the children committed to their charge. In its educational and reformatory character the school has an important mission, which has never appealed in vain to the executive or legislative department of our government.

THE ASYLUM FOR THE INSANE.

The fifty-second annual report of the New Hampshire Asylum for the Insane will afford you valuable information of the condition and excellent work of that institution. Attentive to the growing demands of the asylum, the state from time to time has made liberal appropriations for buildings and for the support of the indigent insane. These unfortunate wards of the state appeal to our sympathy, and a liberal policy should be continued.

STATE PRISON.

The contract for the labor of the convicts in our state prison, which by renewals had been continued many years, was terminated at the beginning of the past year. Several months were necessarily consumed in making a new contract. This result was unavoidable, but it has increased the apparent cost of the maintenance of the prison the past year. It is estimated, however, that during the ensuing two years, under present conditions, the prison will be quite or nearly self-supporting.

THE PUBLIC HEALTH.

The State Board of Health continues to exercise a conservative sanitary supervision over the cities and towns of the state, and its recommendations are of great value to the public. The prevention and restriction of those diseases which sanitary and medical science has shown to be largely if not wholly controllable, should be our chief endeavor in this direction. In my opinion there is more frequent danger from carelessness on the part of the people, than from any failure on the part of the board or in the character of the present laws. With an intelligent and efficient local board of health in every city and town, we shall realize the full benefit of the work of the state board, and more fully appreciate the wisdom of the existing statutes on this subject.

THE NEW HAMPSHIRE NATIONAL GUARD.

In accordance with the provisions of an act of 1893, a commission was appointed by my predecessor to revise and amend the militia laws of the state. Their report, embracing the militia laws with proposed amendments, will soon be presented for your consideration. It may also be well for you to consider the advisability of changing the organization of the brigade from three regiments of eight companies each to two regiments of twelve companies each.

Such action will be in harmony with the recent recommendations of the Secretary of War for the regulation of the United States army.

The annual reports of the adjutant-general and inspector-general represent that the brigade is in a good state of discipline and commanded by efficient officers. The uniforms, with the exception of the overcoats, are in a fair condition, the arms are serviceable, and we have every assurance of faithful service in time of need.

SOLDIERS' HOME.

The Soldiers' Home was founded in a sentiment of philanthropy and patriotism, and its proper maintenance is a solemn duty. From the veterans of the war for the preservation of the Republic we cannot withhold our gratitude and willing service. The laws of the state justly preserve them from the extremity of public charity, while the sentiment of the people commands liberal provision for the comfort of those who have not provided homes for themselves. The continued maintenance of the Soldiers' Home is at once our pleasure and our duty.

The report of the board of managers will afford you information of the number of inmates and the present condition of the home. It should be borne in mind that each year is increasing the bodily infirmities of the veterans at the home, and before many years it will become imperative that there be provided better infirmary and hospital accommodations. In this direction our action very properly may be influenced by our gratitude and our sense of solemn obligation.

Some provision, at an early day, should be made for the better preservation of the colors of the New Hampshire regiments in the War of the Rebellion. These emblems of bravery and good service should be preserved with pious care, and protected as far as possible from decay. The lists of engagements should be made complete, and wherever an error exists in date or inscription it should be corrected.

LABOR.

The establishment of a Bureau of Labor, by an act of 1893, was a prudent and a commendable measure. It met my approval at the time, and it will receive my encouragement. My experimental knowledge gained in years of toil, and my continued association with trusty men employed in important industries, have forcibly taught me the rights and dignities of honest labor.

The act creating this department is liberal in its provisions. Beyond the appointment of a commissioner, the state retains no right of supervision over the work of the bureau. In the fullest sense it is dedicated to the wants and the interests of labor, and its future usefulness will be determined by the measure of coöperation it receives from those whose cause it is designed to serve.

It is impossible to separate the farmer or the laborer from the people at large, and for this reason the department of Agriculture and the department of Labor are comprehensive in their sphere, and, dealing largely with undefined classes of men, they cannot easily be limited to a narrow and specific line of work. Neither the interests of capital nor of labor can long be sustained by special legislation. The superior right is the personal freedom of all classes of men. Legislation defining the reciprocal rights of labor and capital should be uniform in all the states. Either capital or labor, unduly aided by local legislation, will soon be weakened by competition invited from localities where other conditions prevail.

In New Hampshire we have many unemployed water powers, situated near communities of industrious people. The capital of the state is constantly seeking investment in other localities, and often in extreme portions of the United States. So far as possible it should be the policy of the state to maintain conditions that will invite the home employment of capital and labor, the development of our water powers, and the establishment of new industries. I am led to suggest that the Bureau of Labor could profitably inquire into the primary causes of these conditions, and ascertain, as far as possible, why the capital of our citizens continues to build up industries elsewhere at the expense of New Hampshire.

OUR FORESTRY INTERESTS.

The establishment of a forestry commission, by the act of 1893, commends itself to my judgment. The work of the commission for the maintenance and succession of our forest growths has been conservative, and while meeting with public favor, it has not been seriously opposed by the owners of forest lands. I am thoroughly convinced that the forestry resources of New Hampshire will occupy an important position in the future economic conditions of the state. The commissioners, wisely, have not failed to recognize all proprietary and vested rights, and, in a thoughtful study of the subject, have faithfully considered the many interests involved. Their present mission, however, is an experiment and a labor of investigation. Before any comprehensive legislation is proposed, it will be well to await the matured recommendations of the commissioners, and to become acquainted with all the facts involved in the problems under consideration.

FISH AND GAME.

Without a reasonable measure of protection and an exacting enforcement of the laws, the fish in our waters and the game in our woodlands will speedily become extinct. The laws of this state for the protection and propagation of fish and for the protection of game at specified seasons of the year have been salutary, and I am in sympathy with their enforcement. The existing laws are the fruit of experience. I do not, therefore, recommend any change in the general policy of the state. The current expenditure is ample, and there is no great demand for any increase in the annual appropriation for this purpose. It is possible, however, that you may find it expedient to amend those sections of the law that relate to the election and duties of wardens, and at the same time provide for a better and a more general enforcement of the law. It may be well for you to inquire if a smaller number of fish-hatching-houses, conveniently located and worked to their fullest capacity, might not at once reduce current expenses and produce better results. So far as possible there should be uniformity of protection in adjoining states. In view of the fact that the larger game animals are protected from the chase by dogs in the surrounding territory, I recommend that such protection be extended to the nobler animals within our own borders.

TEMPERANCE.

The prohibition of the sale of intoxicating liquors, after many years of trial, has become the settled policy of the state. The existing law and the means provided for its enforcement have stood the test of time and experience, and are receiving each year a firmer public support. The law is found sufficient to suppress the unlawful sale of liquors wherever public sentiment lends adequate support to its enforcement, but it deals lightly with the copartner in crime, the habitual drinker, who deprives his family of support, and who often becomes a public charge. I desire to call your attention to the advisability of providing assistance to the unfortunate and impoverished victims of intemperance who desire medical treatment for the habit. The subject has engaged the serious attention of the legislators of other states, and I trust it will receive your careful consideration. In my opinion we should approve all prudent measures that will tend to discourage or prevent the habitual use of spirituous liquor, that will secure the wages of the intemperate to their families, and that will elevate to a higher plane of citizenship and usefulness the unfortunate slaves of the drink habit.

THE PUBLIC PRINTING.

From a careful examination of the printed reports of the several departments, I am led to the conclusion that there should be a radical change in the current methods of publication. These reports are annually made to the legislature which convenes biennially. Many of them are too voluminous. For this purpose the annual charge upon the state is about $20,000, and is increasing with each year. I earnestly recommend an amendment of the statutes providing for biennial reports, with the possible exception of the report of the state treasurer, the abstract of returns of corporations, and the reports of the railroad, bank, and insurance commissioners.

CHARTER FEES.

Under the existing laws of the state a charter fee is demanded from all dividend-paying corporations obtaining a special charter by an act of the legislature. The fee is not oppressive, and from this source the state obtains considerable revenue. With a singular measure of inconsistency, no fee is exacted from domestic corporations obtaining equal powers and privileges under the laws regulating voluntary corporations, while the charter fees required of foreign corporations of any considerable capital stock are excessive to a degree that amounts to prohibition.

Following the policy of other states, there is no reason why corporations obtaining valuable franchises should not pay into the public treasury a reasonable fee. In my opinion, an act equalizing the tax and preserving or increasing the revenue of the state should be enacted.

THE BOUNDARY LINE COMMISSION.

A few months after the adjournment of the last session of the legislature occurred the death of Hon. John J. Bell, an honored citizen, and the chairman of the boundary line commission. The vacancy was filled by the appointment of Hon. Josiah G. Bellows. During the past year the commissioners have made substantial progress, and their report will be presented at an early date for your consideration. I recommend that the legislation therein proposed be adopted. It will prove a final and satisfactory settlement of a question which has been debated without adjustment for one hundred and fifty years. It is a source of congratulation that a final settlement is mutually proposed, in that spirit of tolerance and friendship which has ever been maintained between New Hampshire and the neighboring states.

I shall find pleasure in joining you in a reasonable expedition of the business of the session. I know of no subjects of legislation that will invite prolonged discussion. I recommend a short, business-like session. The people by whom you have been delegated to an important trust will claim your faithful service. We are sworn to the faithful and impartial discharge of our respective duties. The pressure of our private affairs should not divert us from our labor, nor should our personal interests weaken our zeal for the highest good of the commonwealth. With a full attendance each week, and with industrious committees, an early adjournment can be reached, and therein you will establish a precedent which your constituents will approve. It is not the volume but the merit of the laws enacted that will measure the wisdom of your proceedings. An act of indifferent merit, that meets no public demand and introduces no reform, will work an unintentional injury. Such acts, without possessing sufficient demerit to provoke an early repeal, deteriorate the character of our statutes and add confusion to the complexities of our laws. The passage of any act should be secured upon proof that it is an improvement on the existing law, and that it meets some just and desirable end.

TWENTY-FIFTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NEW HAMPSHIRE,

1894.

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REPORT OF THE INSURANCE COMMISSIONER.

STATE OF NEW HAMPSHIRE.

INSURANCE DEPARTMENT,
CONCORD, 1894.

To His Excellency the Governor:

In submitting the twenty-fifth annual report of the insurance department, it is a pleasure to record that the fire experience of New Hampshire for the year 1893 has been favorable for the insured, and, as a rule, profitable for the companies, for in comparison with the business transacted in 1892 there has been an increase in risks written as well as in premiums received, and a decrease in losses paid, for all of which there is an occasion of thankfulness, as it is the opposite of the general fire experience throughout the country.

FIRE INSURANCE BUSINESS FOR 1893.

The entire number of fire insurance companies authorized to transact business in New Hampshire, all of which have filed statements for the year ending December 31, 1893, was eighty, classified as follows:

Domestic companies	33
Companies of other states	29
Companies of other countries	18
Total	80

NEW HAMPSHIRE COMPANIES.

Since the publication of the last report one stock company, the People's of Manchester, three cash mutuals, the Ætna, American Manufacturers', and Home Manufacturers and Traders, all of Concord, and one town mutual, Antrim, ceased doing business; leaving at the present time thirty-three domestic companies, classified as follows:

Assessment mutuals	3
Cash mutuals.	3
Town mutuals	21
Stock companies	6
Total	33

This is a reduction in number of five from those reporting in 1892.

The New Hampshire Fire Insurance Company increased its paid-up capital from $700,000 to $800,000. The capital of the other stock companies remains unchanged. The names, location, and date of organization of all the authorized companies, as well as the names of the leading officers, can be found in table 41.

SIX STOCK COMPANIES.

The condition of the six stock companies on December 31, 1893, was as follows:

Amount of paid-up capital	$1,275,000.00
Amount of gross assets	3,423,944.77
Amount of liability, excluding capital	1,531,192.50
Surplus as to policy-holders	1,892,752.27
Surplus over capital	617,752.27
Amount of risks in force	189,958,049.00

In comparison with the condition of the same companies on December 31, 1892, there has been an increase in paid-up capital of $100,000, in gross assets of $314,187.96, in liabilities, excluding capital, $199,510.32, in surplus over capital, $14,677.64, in surplus as to policy-holders, $114,677.64, and in the risks in force of $24,027,320.00.

The entire business of the six stock companies, within and without the state, for the year ending December 31, 1893, was in

Risks written	$208,875,573.00
Net premiums received	1,919,515.65
Losses paid	1,262,056.02
Ratio of losses paid to premiums received	65.75
Ratio of premiums to risks written	1.21

Compared with the business of 1892 there has been an increase in risks written of $36,535,025.00, in premiums received of $335,270.67, and in losses paid of $288,340.31.

The New Hampshire business of the six stock companies for the same period was in

Risks written	$46,813,746.00
Premiums received	464,867.33
Losses incurred	168,432.09
Losses paid	176,135.74
Ratio of premiums to risks written	.99
Ratio of losses paid to premiums received	36.32
Ratio of losses incurred to premiums received	34.90

Compared with the business of 1892 there has been an increase in risks written of $7,225,628.43, in premiums received of $48,960.10; a decrease in losses incurred of $66,715.52, and a decrease in losses paid of $46,565.04. A study of the foregoing figures proves that New Hampshire territory is still profitable ground for the insurance companies, and that the average rate charged for placing risks cannot be considered exorbitant. Full details can be found in tables 13 to 18 inclusive.

THREE CASH MUTUALS.

The New Hampshire business of the three cash mutuals was in

Risks written	$5,876,918.50
Premiums received	88,824.73
Losses paid	46,753.81
Ratio of losses paid to premiums received	52.64
Ratio of premiums to risks written	1.37

In comparison with the business of the previous year, there has been a gain in risks written of $1,974,453.99, in premiums received of $16,024.11, and in losses paid of $4,050.60. The details of the business transactions of these companies can be found in tables 7 to 12 inclusive.

THREE ASSESSMENT MUTUALS.

Under this head are classed the Grange, Rockingham Farmers', and Merrimack County Mutuals. The year's transactions were in

Risks written	$1,866,884.00
Premiums and assessments received	19,862.49
Losses paid	15,354.92
Risks in force	7,339,843.50

Compared with the business of 1892 there has been an increase in risks written of $287,501, in premiums and assessments received of $10,021.67, a decrease in losses paid of $559.45, and an increase in risks in force of $494,028.

Cost per $100 of insurance in 1892	$0.32
Cost per $100 of insurance in 1893	0.45

Tables 4, 5, and 6 give the details of the year's business of these three companies.

TOWN MUTUALS.

The year's transactions of this class of companies, twenty-one in all, were in

Risks written	$662,392.00
Premiums and assessments received	9,530.51
Losses paid	8,007.05
Risks in force	3,029,878.50

In comparison with the report of 1892 there has been a gain in risks written of $2,082, in premiums and assessments received of $4,663.25, an increase in losses paid of $4,979.55, and a decrease in the risks in force of $191,335.50.

Cost per $100 of insurance in 1892	$0.13
Cost per $100 of insurance in 1893	0.31

Tables 1, 2, and 3 contain the details of the business transacted by the town mutual companies.

AGGREGATE OF NEW HAMPSHIRE BUSINESS BY NEW HAMPSHIRE COMPANIES.

The entire business transacted within the state by all the New Hampshire companies for the year ending December 31, 1893, was in

Risks written	$55,219,940.50
Premiums received	583,085.06
Losses paid	246,251.52

Compared with the business done by the same companies in 1892 there has been a gain in risks written of $8,193,485.42, an increase in premiums received of $55,317.61, and a decrease in losses paid of $54,470.12.

The above figures of the risks written for 1893 come to within $875,485.58 of the amount written by all the New Hampshire companies, including the People's, for the year 1892, or, in other words, the amount of the New Hampshire business of the People's, in round numbers, $9,000,000, has been nearly all regained by the other domestic companies, proving that the confidence of the property owners of the state in the home companies has not been impaired by the misfortunes of the ill-fated People's Fire Insurance Company.

The paid-up capital of the seven domestic companies in December, 1892, was $1,675,000. The failure of the People's, with a capital of

$500,000, reduced the figures to $1,175,000. This amount was increased by the addition of $100,000 to the paid-up capital of the New Hampshire Fire Insurance Company, leaving the situation on December 31, 1893, six stock-companies, with a paid-up capital of $1,275,000.

COMPANIES OF OTHER STATES.

Twenty-nine companies, organized under the laws of other states, were authorized to transact business in New Hampshire, and have filed their statements for the year ending December 31, 1893. Of this number twenty-four were stock, and five mutual, companies. The Michigan Fire and Marine Insurance Company withdrew, and the Merchants Insurance Company of Newark, N. J., was admitted. Other than this no change occurred during the year in companies of this class.

TWENTY-FOUR STOCK COMPANIES OF OTHER STATES.

The condition of the stock companies of other states on the thirty-first day of December, 1893, was as follows:

Paid-up capital	$25,200,000.00
Gross assets	93,032,845.85
Gross liabilities	49,479,480.79
Surplus as regards policy-holders	43,553,365.06
Surplus over all liabilities	18,353,365.06
Risks in force	6,551,555,965.00

Compared with the condition of the same number of companies on December 31, 1892, there has been an increase in paid-up capital of $125,000, in gross assets of $1,146,620.20, in gross liabilities of $4,777,891.93, and a decrease in surplus as regards policy-holders of $3,631,271.73, and an increase in the risks in force of $473,224,331.

These figures tell the story of the fire experience of 1893, which has been destructive to the surplus of many strong companies.

NEW HAMPSHIRE BUSINESS OF THE STOCK COMPANIES OF OTHER STATES.

The business transacted in the state of New Hampshire by these companies for the year ending December 31, 1893, was in

Risks written	$23,609,191.83
Premiums received	300,614.57
Losses incurred	104,137.78
Losses paid	94,823.71
Ratio of premiums to risk written	1.27
Ration of losses incurred to premiums received	34.64
Ratio of losses paid to premiums rceeived	31.54

In comparison with the business of the same number of companies for the year ending December 31, 1892, there has been an increase in risks written of $7,923,018.56, in premiums received of $91,549.54, and a decrease in losses incurred of $17,686.38, and in losses paid of $19,085.72. This is a most profitable showing for the companies of this class, and is in vivid contrast to their general fire experience throughout the country. Verily, the prophecies of the insurance calamity-howlers as regards the old Granite State have thus far come to naught, and there is no reason to doubt but that with a continuance of the excellent care exercised by the insurer, as well as the insured, the situation will remain the same.

NEW HAMPSHIRE BUSINESS OF THE MUTUAL COMPANIES OF OTHER STATES.

The business transacted within the state by the five mutual insurance companies of other states for the year ending December 31, 1893, was in

Risks written	$3,764,997.00
Premiums received	48,709.22
Losses paid	26,387.18
Losses incurred	22,450.66
Ratio of premiums received to risks written	1.29
Ratio of losses incurred to premiums received	46.09
Ratio of losses paid to premiums received	54.17

Compared with the business done by the same companies the previous year, there was a gain in risks written of $989,851, in premiums received of $11,419.29, in losses paid of $8,812.24, and in losses incurred of $1,128.83.

The entire business transacted in New Hampshire by the companies of other states was in

Risks written	$27,374,188.83
Premiums received	349,323.79
Losses paid	121,210.89
Losses incurred	126,588.44

Compared with the business of 1892, there is an increase in risks written of $8,912,869.56, in premiums received of $102,968.83, and a decrease in losses paid of $10,273.48, and in losses incurred of $16,557.52.

Tables 19 to 26, inclusive, give all the details of the business of the companies of other states.

COMPANIES OF OTHER COUNTRIES.

The number of companies of this class authorized to transact business in New Hampshire remains the same as in the last report. Two of them are located in Canada, two in Scotland, and fourteen in England. Each company has in this country a deposit capital of $200,000.

Their condition on the thirty-first day of December, 1893, was as follows:

Deposit capital	$3,600,000.00
Assets in the United States	51,485,395.55
Liabilities, except United States deposits	34,900,150.72
Surplus as to policy-holders in United States	16,585,244.83
Surplus over all liabilities in United States	12,985,244.83
Risks in force	5,285,521,456.00

Compared with the condition of the same companies in 1892, the amount of deposit capital remains the same. There is an increase in assets of $1,600,119.34, in liabilities of $2,160,452.86, and a decrease in surplus as to policy-holders of $560,333.42, and an increase in the risks in force of $139,838,746.

NEW HAMPSHIRE BUSINESS OF STOCK COMPANIES OF OTHER COUNTRIES.

The business transacted within the state by the stock companies of other countries was in

Risks written	$15,283,451.64
Premiums received	211,846.11
Losses paid	105,941.97
Losses incurred	126,189.70
Ratio of losses paid to premiums received	50.01
Ratio of losses incurred to premiums received	59.56
Ratio of premiums to risks written	1.38

Compared with the business of 1892, there is an increase in risks written of $5,811,046.81, in premiums received of $78,037.48, in losses paid of $8,942.84, and in losses incurred of $43,336.81.

AGGREGATES OF NEW HAMPSHIRE BUSINESS.

The entire business transacted in the state of New Hampshire by all authorized fire insurance companies for the year ending December 31, 1893, was in

Risks written	$97,887,580.97
Premiums received	1,144,254.96
Losses paid	473,404.38
Ratio of premiums to risks written	1.16
Ratio of losses paid to premiums received	41.37

Compared with the business transacted by the same companies for the year ending December 31, 1892, there is an increase in risks written of $24,279,206.79, in premiums received of $260,914.88, and a decrease in the amount paid for losses of $39,892.21.

The entire amount of risks written by all authorized companies in the state of New Hampshire for the year ending December 31, 1892, including the Hamburg-Bremen, which has withdrawn, and the People's, the Antrim Town Mutual, and the Ætna, American Manufacturers', and Home Manufacturers' and Traders' Mutuals, all of which have ceased doing business, was in

Risks written	$84,222,246.18
Premiums received	1,026,593.27
Losses paid	595,605.70

The transactions within the state for the year 1893 by all the authorized companies show a net gain over the above figures of $13,665,334.79 in risks written, of $117,661.69 in premiums received, and a decrease in losses paid of $122,261.32.

The tabulations of the business transacted by all the fire insurance companies within the state since the year 1870, is continued in this volume as a matter of reference. The companies are arranged in three classes, viz., Stock and Cash Mutuals, Town Mutuals, and Assessment Mutuals. Under the latter head are included the Merrimack County, Rockingham Farmers', and the Grange Mutual.

BUSINESS OF AUTHORIZED STOCK AND CASH MUTUAL FIRE INSURANCE COMPANIES FOR TWENTY-THREE YEARS.

Years.	Risks written.	Premiums paid.	Losses paid.	Ratio of losses to premiums.	Ratio of premiums received to risks written.
1870. ..	$36,207,134	$425,277.01	$360,559.06	84	1.17
1871....	43,369,161	498,533.17	247,827.18	49	1.15
1872....	37,368,642	479,571.63	297,129.78	62	1.28
1873....	39,258,823	539,179.53	424,836.83	78	1.11
1874....	38,121,555	549,962.47	291,984.78	53	1.40
1875....	43,539,576	623,696.29	426,646.17	68	1.43
1876....	44,214,248	606,295.52	424,745.68	70	1.37
1877....	38,226,890	509,469.87	294,427.49	57	1.33
1878....	38,447,894	458,978.31	400,355.34	87	1.19
1879....	37,728,541	459,862.46	343,681.54	74	1.21
1880....	39,947,421	483,299.56	279,023.88	58	1.21
1881....	41,625,013	503,658.98	374,962.18	74	1.21
1882....	48,263,719	590,837.56	391,067.36	66	1.22
1883....	50,968,941	620,775.60	382,892.42	61	1.21
1884 ...	44,724,531	615,273.21	308,242.10	50	1.37
1886....	47,466,434	555,924.35	112,030.01	20	1.17
1887....	55,550,441	711,317.52	399,084.15	56	1.28
1888....	60,810,197	744,613.79	269,634.66	36	1.22
1889....	62,829,643	773,531.45	231,300.13	29	1.23
1890....	75,336,186	941,920.84	416,320.28	44	1.25
1891....	75,966,240	933,095.22	363,426.58	39	1.22
1892....	83,561,936	1,021,726.01	592,638.40	58	1.22
1893....	95,348,305	1,114,961.96	450,042.41	40	1.17
	$1,178,881,471	$14,661,762.31	$8,082,858.41	55	1.24

THE TOWN MUTUAL INSURANCE COMPANIES.—BUSINESS OF TWENTY-FOUR YEARS.

Years.	Amount at risk.	Premiums received.	Assessments made.	Losses paid.	Expenses.	Cost per $100 of risk.	Number of companies.
1870...	$1,900,770	$490.02	$847.00	$835.17	$484.40	$0.07	14
1871...	2,126,612	674.23	5,014.46	4,920.29	874.82	0.27	15
1872...	2,136,460	560.46	2,216.65	2,166.00	845.28	0.14	15
1873...	2,241,627	901.42	4,381.66	3,146.25	855.51	0.18	16
1874...	2,255,247	615.22	2,015.09	683.50	944.61	0.07	16
1875...	2,187,436	624.76	2,302.44	2,233.00	658.41	0.13	15
1876...	1,952,096	615.01	799.69	1,202.20	622.68	0.09	16
1877...	2,300,104	723.96	3,251.97	5,316.59	720.57	0.26	16
1878...	2,322,837	545.18	4,620.23	7,113.16	1,295.10	0.36	16
1879...	2,207,693	602.77	3,226.01	3,237.32	919.46	0.19	16
1880...	2,088,891	558.44	5,987.96	3,686.89	964.96	0.22	16
1881...	2,306,261	1,323.83	2,114.31	2,429.28	760.56	0.14	18
1882...	2,305,472	741.10	2,863.90	1,199.70	1,034.78	0.10	18
1883...	2,207,149	798.77	1,134.23	1,041.52	910.89	0.09	17
1884...	2,226,008	620.37	1,594.13	2,120.72	762.75	0.13	17
1885...	2,261,312	660.50	2,882.38	2,722.50	581.64	0.15	17
1886...	2,609,924	1,240.74	2,372.72	2,071.98	1,493.50	0.14	21
1887...	2,992,227	2,156.66	2,928.37	1,845.41	2,143.00	0.17	23
1888...	3,239,809	1,980.13	11,062.62	9,423.36	2,309.12	0.36	25
1889...	3,236,566	1,534.55	5,697.90	5,708.47	1,374.99	0.22	24
1890...	3,232,458	1,683.07	5,261.81	7,688.52	1,630.33	0.29	23
1891...	3,237,343	2,202.73	4,707.45	4,677.80	2,805.44	0.23	22
1892...	3,221,214	2,004.70	7,116.21	3,027.50	1,125.61	0.13	22
1893...	3,029,879	9,530.51	3,903.27	8,007.05	1,459.80	0.31	21
	$59,645,395	$33,189.13	$88,302.46	$86,504.18	$27,578.21	$0.19	

ASSESSMENT MUTUALS.—BUSINESS OF SIX YEARS.

Years.	Risks written.	Premiums and assessments received.	Losses paid.	Expenditures.	Cost per $100 on risks.
1888....	$1,266,178	$4,382.07	$3,033.83	$4,168.29	$0.16
1889....	1,213,465	15,681.67	7,738.10	14,246.84	0.41
1890....	1,336,951	8,768.19	9,618.75	3,586.65	0.21
1891....	1,479,567	19,786.02	10,753.13	15,770.61	0.41
1892....	1,579,383	9,840.82	15,914.37	6,159.57	0.32
1893....	1,866,884	19,862.49	15,354.92	17,715.69	0.45
	$8,742,428	$78,321.26	$62,413.10	$61,647.65	$0.33

THE VALUED POLICY LAW.

"What is your name, sir?" said Judge Starleigh. "Winkle," replied the witness. "What is your Christian name, sir?" angrily inquired his honor. "Nathaniel, sir." "Daniel,—any other name?" "Nathaniel, sir,—my lord, I mean." "Nathaniel Daniel, or Daniel Nathaniel?" "No, my lord, only Nathaniel, not Daniel at all." "What did you tell me it was Daniel for then, sir?" inquired the judge. "I did n't, my lord," said Mr. Winkle. "You did, sir," replied the judge, "how could I have got Daniel on my notes, unless you told me so, sir?"

"Who are you, sir?" said Judge Arrogance. "Insurance Commissioner Holdfast," replied the witness. "Ah! you are the champion of the valued policy law, sir," said his honor. "Not exactly, my lord," said the commissioner, "I am but merely giving results." "Why, then," said his honor, angrily, "do you defend the iniquitous law?" "Because I honestly believe it is a just enactment," said the commissioner.

"The fundamental principle of insurance is indemnity against loss, is it not?" said his lordship. "I agree with you, my lord," said the witness. "Then why do you disagree with me?" said his honor, testily. "Because, in case of a total loss," said the commissioner, "I believe the amount of indemnity could be determined better before the fire, by the agent who inspected the property and placed the insurance upon it, than it can be after its destruction, by an adjuster who never saw the buildings and has to base their value upon the ashes."

"The valued policy law is a direct incentive to fraud and incendiarism, and I know it," said his honor, haughtily. "But eight years' experience in New Hampshire has proved just the opposite, my lord," said the commissioner. "What does that experience amount to, when it comes in conflict with my predictions?" said the judge, dictatorially, "Figures won't lie, my lord," said the commissioner, "and statistics verify my statement." "A fig for your statistics, sir. I said eight years ago that the law was a direct incentive to crime," said the judge, arrogantly, "and I wrote it down. How could I have got it on my notes unless it was so, sir?"

Eight years have passed since the enactment of the valued policy law, and thanks to the improved condition of affairs, the fire situation for that period in New Hampshire maintains the same desirable uniformity, the losses paid not increasing proportionally with the premiums received. For the better information of the public, the following comparative tables of the risks written, premiums received, and losses paid have been prepared. Table No. 1 covers the period extending from 1877 to 1885, eight years *before* the passage of the law, and Table No. 2 gives the business *since* its passage, from 1885 to 1893, eight years.

TABLE No. 1.

	Risks written.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Ratio of premiums received to risks written.
1877....	$38,226,890.00	$509,469.87	$294,427.49	57.79	1.17
1878....	38,447,894.00	458,978.31	400,355.34	87.22	1.15
1879....	37,728,541.00	459,862.46	343,681.54	74.72	1.28
1880....	39,947,421.00	483,299.56	279,023.88	57.75	1.11
1881....	41,625,013.00	503,658.98	374,962.18	74.44	1.40
1882....	48,263,719 00	590,837.56	391,067.36	66.18	1.43
1883....	50,968,941.00	620,775.60	382,892.42	61.68	1.37
1884....	44,724,531.00	615,273.21	308,242.10	50.09	1.33
	$339,932,950.00	$4,242,155.55	$2,744,652.31	65.41	1.25

TABLE No. 2.

1886....	$47,466,434.00	$555,924.35	$112,030.01	20.15	1.17
1887....	55,550,441.00	711,317.52	399,084.15	56.10	1.28
1888....	60,810,197.00	744,613.79	269,634.66	36.21	1.22
1889....	62,829,643.00	775,531.45	231,300.13	29.82	1.23
1890....	75,336,186.00	941,920.84	416,320.28	44.19	1.25
1891....	75,966,240.00	933,095.22	363,426.58	38.94	1.22
1892....	83,561,936.00	1,021,726.01	592,638.40	58.00	1.22
1893....	95,348,305.00	1,114,961.96	450,042.41	40.36	1.17
	$556,869,382.00	$6,797,091.14	$2,834,476.62	41.70	1.22

A comparison of these tables shows, for the second period, an increase in risks written of $216,936,432.00; a gain in premiums received of $2,555,135.59, and an increase in losses paid of only $59,824.31.

The ratio of premiums paid to risks written for the first period was 1.25, and for the second period 1.22. The ratio of losses paid to premiums received for the first period was 65.41, and for the second period 41.70. These are instructive figures, especially for those who are continually harping about the New Hampshire insurance laws, and berating those who think it their duty to defend them; but regardless of all this, it is gratifying to note that the year's business just closed has been the largest, and one of the most profitable for the companies since the establishment of the New Hampshire Insurance Department, and the rates charged for insurance are as low, with two exceptions, as for any year since 1870. It would seem to an unprejudiced mind that all who have property to insure, as well as those who furnish protection for it, are entitled to full information in relation to the working of this law, let it be for or against it, but any mention of it is sure to draw the fire of a certain class of men who have been opposed to it from the beginning, who predicted repeatedly the most dreadful consequences, and who will not be convinced of their errors, let the evidence be what it will. Whatever their opinion may be, the insurance companies certainly have had no reason to complain, for the fact that they have carried, during the second period named, over two hundred millions more of insurance, collected two and a half millions more in premiums, and paid but fifty-nine thousand dollars more for losses, is the very best evidence that it has not worked injuriously against them. Eight years' experience ought to furnish a satisfactory test, and that experience is a complete refutation of all the predictions made as to the evil effects of the law.

FIRE STATISTICS.

Reports have been received from all but two towns in the state for the year ending December 31, 1893. The returns are due on the first days of January and July, and, as a rule, have been promptly transmitted.

The few exceptions are not, as has been mentioned before, the country towns, but on the contrary, localities whose officers ought to take a little pride, if not interest, in furnishing the information required by law. The tabulation of fires, giving the number, the amount of loss, of insurance paid, and the principal causes, is continued under the impression that it will be of value to all parties interested. It begins with 1889, the year after the passage of the law requiring the compilation of fire statistics.

It is only proper to state, that the value of the property destroyed is largely estimated, and the figures given under the head of "Insurance paid" would be perhaps nearer the actual value than are those returned by the town-clerks.

	No of fires.	Total loss.	Insurance paid.
1889	336	$670,807	$316,240
1890	445	746,973	412,470
1891	318	664,646	341,219
1892	458	948,489	501,858
1893	414	1,158,922	625,207
Totals	1,971	$4,189,837	$2,196,994

Compared with the report for 1892 there has been a decrease in the number of fires of forty-four, and an increase in the amount of losses of $210,432, and in insurance paid of $123,349. The increase in losses was due to the burning of a cotton mill in Exeter, and of a woollen miil in Newport, amounting in both places to the sum of $245,149. This property was insured in the Manufacturers' Mutuals, and in consequence does not apppear in the figures given of the business transacted in the state by the authorized companies. The principal causes were,—

	Unknown.	Defective chimneys.	Exposure.	Incendiary.
1889	74	53	67	30
1890	122	60	38	38
1891	94	47	25	20
1892	110	63	64	33
1893	104	72	51	31
	504	295	245	152

The whole number of buildings burned was four hundred and fourteen; of these, one hundred and eighty-nine were total, and two hundred and twenty-five partial losses. The number of dwelling houses burned was one hundred and seventy-five, ninety-five being total losses. The value of the property consumed was $238,398, and the amount of insurance paid on the same was $97,029. Compared with the report of 1892, there was a decrease in the number of dwellings burned of thirty-eight, in the value of buildings and contents destroyed of $57,756, and in the amount of insurance paid of $25,171. The barns come next in order, the number burned being thirty-four; total loss, twenty-six, and partial, eight. The loss, including the loss on contents, was $49,851, and the amount of insurance paid on the same was $19,125. In comparison with 1892, there is a decrease in the number of buildings burned in this class of seven, an increase in the losses of $15,184, and in the insurance paid of $3,196. Farm buildings rank next, the whole number being twenty-nine, of which twenty-one were total and eight partial losses. The loss on buildings and contents footed up $53,947, and the amount of insurance paid was $19,882. This was a decrease from last year of $988 in the amount of losses and of $94 in the amount of insurance paid.

Fourteen saw-mills, twenty stores, twelve hotels, six school-houses, and ten tenement houses were among the balance of the buildings wholly or partially consumed. The heaviest losses in the state were the two factories mentioned. The causes of fires range about the same as last year. Lightning is held responsible for twenty-three, which is two more than it was charged with in 1892. The fire situation elsewhere has been the occasion of more or less friction, owing to an increase in losses and a consequent advance in rates, but so far as this state is concerned, but little complaint has been heard save what has been made in connection with the suspension of the companies mentioned. Outside of this, all losses have been promptly and honorably paid.

Full details of this department of the report will be found in Table 27.

FIDELITY AND CASUALTY COMPANIES.

Eleven companies of this class are authorized to transact business in New Hampshire, and have filed statements for the year ending December 31, 1893. The only changes occuring during the year were the suspension of the American Casualty Insurance & Security Company of Baltimore, and the admission of the Union Casualty & Security Company of St. Louis.

The condition of the companies named, on the date mentioned, was as follows:

Paid-up capital	$5,900,000.00
Gross assets	14,432,235.61
Liabilities except surplus	6,999,059.84
Surplus	7,433,175.77

Neither the capital, assets, liabilities, or surplus of the Ætna Life Insurance Company, which is among the number mentioned, are included in the foregoing figures. The business transacted in New Hampshire by these companies during the year 1893 was in

Risks written	$8,954,019.78
Premiums received	62,094.92
Losses incurred	36,512.11
Losses paid	33,867.92

Compared with the business of the authorized companies of the same class for the year 1892, there has been a decrease in risks written of $4,042,776.25, in premiums received of $30,492.10, and an increase in losses incurred of $5,247.07, and in losses paid of $4,701.24.

The character of the business transacted in the state varied but little from that of the previous year, and comprised fidelity, accident, steam-boiler inspection, plate-glass, and employers' liability.

But one of the risks of this class are governed by any New Hampshire laws, namely, that relating to surety companies, and the need of legislation in this direction is urgent. In the absence of any enactments to the contrary, companies have been permitted to do several kinds of business in this state, one reporting five kinds for last year.

The wisdom of this is questionable, and the reason is obvious.

In some of the states it is not allowed, unless the company "possesses an aggregate capital equal to that required by two separate companies engaged in either one of these classes of business." To illustrate: Under present laws a company of this class is treated the same as a fire or life insurance company, being obliged to possess a paid-up capital of $200,000, and permitted to transact from one to half-a-dozen kinds of business. Under laws like those mentioned, a company desiring to do more than one kind of business would be obliged to add to its capital $200,000 for each additional class. This requirement is a sensible one, and not unfair to the companies, for this latitude has been permitted only to the casualty companies.

LIFE INSURANCE.

The number of life insurance companies authorized to transact business in New Hampshire remains the same. Twenty-one companies, all organized under the laws of other states, have filed statements for the year ending December 31, 1893. Of this number, but one, the Metropolitan Life Insurance Company, transacts industrial insurance, all the others doing a straight life business. Statistical tables 31 to 36, inclusive, give their names and transactions. Eight of them are stock companies, possessing a paid-up capital aggregating $4,515,000, and thirteen are conducted on the mutual plan. The total assets of the entire number on the date mentioned were $884,174,165.40; the liabbilities at the same date were $777,104,375.85; leaving a surplus, as regards policy-holders, of $107,069,779.45.

NEW HAMPSHIRE BUSINESS OF LIFE INSURANCE COMPANIES.

The business transacted within the state, by the twenty-one life insurance companies mentioned, for the year ending December 31, 1893, was as follows:

Number of policies issued	2,299
Amount of the same	$3,755,617.31
Policies in force Dec. 31, 1893	13,480
Amount of the same	$23,205,262.76
Amount of premiums received	$822,669.28
Losses and claims paid	$343,279.75

As compared with the business of 1892, there has been an increase in polices issued of one hundred and eighteen, and in the amount of the same of $158,338.07; an increase in the number of policies in force of one thousand and fifty-nine, and in the amount of the same of $1,832,809.51; an increase in the amount of premiums received of $153,067.26, and a decrease in the amount of losses and claims paid of $60,078.49.

Considering the condition of business in New Hampshire during the past year, this can well be considered a satisfactory showing for the life insurance companies. The industrial business of the Metropolitan is included in the above figures. Although looked upon at first with disfavor, this branch of business is not only gaining in volume, but is fast securing the good-will of many who were at first opposed to it. Like all kinds of insurance, the plan originated on the other side of the Atlantic, having been in operation in this country not above twelve, or at the outside, fifteen years.

The method of collecting the premiums places insurance of this character within the reach of all, for even the poorest can avail themselves of its advantages, gauging the amount of benefit by their ability to pay the premium, which ranges from five cents a week upward, in proportion to the amount insured. The character of the business is such, however, that companies engaged in it ought to exercise care in the selection of proper persons to act as agents, for in neglecting to do this, unscrupulous men have, at times, imposed alike on them and their policy-holders, to the greater injury, however, of the latter, who have very often been deceived by the misrepresentations made when the insurance was solicited. A great change for the better has taken place in this respect, and complaints are now the exception, and not the rule.

The magnitude of the industrial business can be appreciated better when it is known that the companies engaged in it in the United States had, at the close of 1892, policies in force numbering 5,572,878, and amounting to $645,832,964.00. That it is a great boon to the family of the improvident working man goes without saying, for very often it is the only protection left when death makes its appearance in the household, and, looking at it from that stand-point, it is the poor man's insurance. The tabulation of the premiums received and losses paid within the state by the authorized life insurance companies for twenty-seven years is continued in the present report for the purpose of comparison, as a study of the figures given must be of interest.

NEW HAMPSHIRE LIFE INSURANCE BUSINESS FOR 27 YEARS.

Year.	Premiums received.	Losses paid.
1867	$370,701.91	$100,413.64
1868	549,762.52	56,016.51
1869	609,156.18	100,964.47
1870	722,325.47	101,639.64
1871	697,194.59	133,968.96
1872	703,510.37	161,123.71
1873	676,571.25	194,286.25
1874	583,377.48	149,802.20
1875	542,294.47	195,661.90
1876	435,339.75	177,093.87
1877	312,823.87	209,838.93
1878	260,383.77	219,484.28
1879	254,368.40	288,658.27
1880	248,588.05	276,737.62
1881	253,450.84	279,564.44
1882	288,317.03	269,553.97
1883	310,781.07	345,737.17
1884	323,268.90	275,974.45
1885	341,965.24	308,983.58
1886	379,037.55	306,263.29
1887	408,013.70	333,549.64
1888	451,389.96	195,186.99
1889	533,621.33	353,995.77
1890	632,126.24	260,739.03
1891	687,506.19	322,032.06
1892	669,602.02	403,358.24
1893	822,669.28	343,279.75
Totals	$13,068,147.43	$6,363,908.64

From the foregoing tables it can be seen that since 1857 the premium receipts of the life companies, from their New Hampshire business, have been over thirteen millions of dollars, and the amount paid for losses and claims in the state during the same period was nearly six and one half millions; practically about fifty per cent. of the amount received for premiums has been paid back for losses. The same thing can be said of the life as has been said of the fire insurance business, that very little fault has been found with the management, nor has there been any complaint about the adjustment or payment of losses. Considering the amount of money involved, this is a gratifying situation, especially when the aggressive disposition of the average life agent is considered. The principal question during the year past in this line of insurance has been to *bate*, or to *rebate*, and in order to *bate*, it is surmised that some agents have had to *rebate*. How to catch them, and what to do with them after they *are* caught, is the conundrum.

Considering the situation and the feeling on the part of the agents ranking as hustlers on this matter, one is inclined to repeat from Scripture, "Let him that is without sin among you, first cast the stone."

It was Edmund Burke who said, speaking of the enactment of the penal laws, "You cannot frame an indictment against a nation," and so in this matter of rebate; the law against it was enacted in good faith to put an end to what was considered an evil practice, but it is hoped that good sense, as well as a love of fair play, will put a stop to it without having recourse to law, for in case of arrest and conviction, the penalty is severe, being a fine of not more than five hundred dollars, a revocation of the license of the party offending, and no renewal of the same for three years. One thing is certain, the commissioner had nothing to do with the enactment of the law, but in the line of duty he is obliged to enforce it, and if complaint is made and the evidence of violation accompanies it, the parties offending will be prosecuted without fear or favor. The financial transactions of the life insurance companies now rank among the great interests of the nation. To get an idea of their extent, one has but to contrast them with others of greater or lesser magnitude. The admitted assets, excluding capital, of fifty-six United States Life Insurance companies on December 31, 1892, were $919,310,131.

The debt of the United States, November 30, 1892, was $1,563,612,000,

The total bank resources of the country, national, savings, or otherwise, on July 12, 1892, was $6,963,000,000, and the total assets of the railroads of the United States for the same year were $11,359,561,000.

The assets of the life companies would pay nearly two thirds of the United States debt. They lack but a little of being one seventh of the bank resources of the country, and amount to nearly one twelfth of the assets of all the railroads in the United States. It takes men of brains, as well as of nerve to supervise the army made up of the brightest and clearest minds in the nation under their command, and it requires a wonderful capacity for business to invest the funds under their charge in such a manner that the principal is secure and an income assured.

The competition for business between the "giants" is sharp, and at times the temptation to take sides is strong, but the discreet man will "say nothing, but saw wood," and let them fight it out on their own lines if it takes all summer. If the statements filed in this office are made on the standard New Hampshire blanks and have been duly approved by the insurance commissioner of the state under whose laws the companies were organized, they will be acceptable to the insurance commissioner of New Hampshire, until the enactment of domestic laws obliges him to make a change.

An idea can be formed of the size of the army mentioned, when it is found that the number of agents engaged in the life and casualty business in this state, all of whom have been licensed since April 1, is five hundred and fifty-six,—in strength, half a full regiment on a war footing. What they earned for themselves during the year the books of the companies will show, but the state netted as the result of their labors the snug sum of nearly nine thousand dollars. After scanning the above figures it can well be said that life insurance is a national blessing. The statement of the Northeastern Life Insurance Company, the only domestic company of this class in the state, was received since the above was written. A synopsis of its business will be found in the statistical tables Nos. 31 to 36 inclusive. The American Live Stock Insurance Company of Manchester, which began business November 7, 1891, suspended operations July 28, 1893, the management voting to reinsure its risks and to liquidate all claims against the company.

FRATERNAL BENEFICIARY ASSOCIATIONS.

Twenty-three associations of this class, all but four of which are organized under the laws of other states, have filed statements for the business transactions of 1893. The enactment of the "Barber Law" placed organizations of this character under the supervision of the insurance department, leaving the question of their admission, as well as their government, to his discretion. Requirements for their admission, as well as for their conduct, should have been provided at the same time; in their absence, the insurance commissioner, realizing the responsibility placed upon him, took what he deemed to be the wisest course, and ruled that all fraternal associations of other states at work in New Hampshire before the passage of the law mentioned would be authorized to continue the transaction of business, but that none others should be admitted until legal requirements for their government, similar to those enacted in other states, were provided by the legislature.

The placing of arbitrary power in the hands of the commissioner, so far as the fraternal associations are concerned, practically giving him authority to make, as well as to enforce, rules for their conduct, was as distasteful to him as it was to them, and while the situation might justify it then on account of the agitation caused by the suppression of the endowment orders, the time has arrived when laws should be enacted for the protection alike of the associations and their certificate-holders, so that the requirements for the admission of fraternal orders of other states will be as clear and explicit as the laws now in existence providing for the admission of insurance companies of other states and countries. In the mean time there is no occasion for grief, for those at work in the state have had no reason to find fault, the supervision being of the lightest character, and the fees required but trifling. With twenty-three orders at work in New Hampshire, some of them being among the best of that class in the country, there has been no lack of this kind of insurance, so that there is in reality no suffering, save among those who are waiting for admission and who cannot enter until the conditions for their admission are more clearly defined by law. But one association has failed to file a statement, the Brotherhood of Locomotive Engineers. The insurance department of the order, however, has been reorganized, and by another year a complete report of its transactions will be filed as the law requires.

The business of the Endicott Rock Fraternal Sick and Death Benefit Association as well as that of the Provident Mutual Relief Association is included in the figures of the year's business, both being practically of the same nature. The aggregate membership of the twenty-three associations filing statements December 31, 1893, was six hundred and forty-three thousand three hundred and seventy-five, a net gain of nineteen thousand one hundred and fifty-nine over the membership of the previous year. The death-roll for the year was eight thousand and nine, an increase of two hundred and sixty-six over the list for 1892.

The receipts and expenditures were as follows:

Received from assessments	$17,058,610.56
Received from all other sources	609,405.24
	$17,668,015.80
Paid for losses and claims	$16,555,739.87
All other expenditures	1,028,633.15
	$17,584,373.02
Increase in income over 1892	$238,572.19
Increase in expenditures over 1892	109,471.14
Balance on hand December 31, 1892	$1,434,956.26
Balance on hand December 31, 1893	1,512,711.85
Gain in balance on hand	$77,755.59

The membership in New Hampshire on the date mentioned was sixteen thousand seven hundred and fourteen. The amount of money paid by the New Hampshire members of the associations was $341,911.45, and the claims paid in New Hampshire numbered two hundred and nine, and amounted to $286,250.41. Full information of the transactions of these organizations is given in Statistical Table No. 39. The following table gives the New Hampshire business in detail:

NEW HAMPSHIRE BUSINESS OF THE FRATERNAL ASSOCIATIONS.

NAME OF ORDER.	Membership.	Paid by members.	Claims paid.	No.
American Legion of Honor	157	$9,204.76	$7,000.00	14
Catholic Benevolent Legion	14	235.42	....	....
Christian Burden Bearers	1,601	21,409.77	14,000.00	14
Endicott Rock	208	2,036.40	48.00	1
Fquitable Aid Union	144	3,687.40	1,022.50	2
Golden Cross	2,400	42,522.67	35,531.91	25
Good Fellows Royal Society	198	6,438.75	3,000.00	1
Knights of Honor	732	24,804.18	18,000.00	9
Knights and Ladies of Honor	264	3,624.20	1,000.00	1
Knights of Pythias	231	7,050.30	6,000.00	3
Merrimack County Odd Fellows	1,540	28,542.60	25,000.00	25
N. H. Mutual Relief	442	12,642.35	11,404.00	27
Northern Mutual Relief	218	7,790.79	9,750.00	9
Order of Protection	514	6,377.01	2,000.00	2
Pilgrim Fathers	2,280	33,819.23	48,000.00	26
Provident Mutual Relief	3,185	87,143.57	66,294.00	38
Royal Arcanum	456	11,712.20	13,500.00	5
Templars of Temperance	164	3,912.28	5,700.00	5
Sons of Temperance	76	2,006.40	2,500.00	2
Scottish Clans	59	849.95	1,500.00	2
United Friends	126	2,660.47	6,000.00	4
United American Mechanics	Not given	138.75	....	....
United Workmen	1,705	23,302.00	16,000.00	8
	16,714	$341,911.45	$286,250.41	209

The relation between this branch of insurance and that done by the straight life can be determined from the following figures of their New Hampshire business.

	Premiums received.	Losses paid.
Life companies	$822,669.28	$343,279.75
	Assessments paid.	Losses paid.
Fraternal associations	$341,911.45	$286,250.41

For those desiring assessment insurance, the fraternal associations furnish ample facilities, and this much must be said in their favor, that from the time they were placed under the supervision of the insurance department to the hour of writing, not a solitary complaint has been filed against their management. This fact in itself speaks volumes in their behalf, and ought to commend them to all desiring insurance on the assessment plan.

ASSESSMENT ASSOCIATIONS.

There are no requirements under New Hampshire laws providing for the admission from other states and countries of companies doing an insurance business, save for those possessing, if on the stock plan, a paid-up capital of $200,000, and possessing *in addition*, assets equal to all their outstanding liabilities. Fifty per cent. of the premiums received on unexpired fire risks, and the premium reserve on life risks based on the Actuaries' Table of Mortality, with interest at four per cent., being treated as liabilities. Companies conducted on the mutual plan are obliged to possess assets of $200,000, and the assets must equal all their outstanding liabilities; the latter, so far as the reinsurance reserve is concerned, to be estimated as in the case of joint stock companies, and including also the amount of guarantee capital, if there is any. Commissioners Pillsbury and Huse had ruled repeatedly that companies of other states doing business on the assessment plan could not be admitted to New Hampshire under these requirements, and the present commissioner has followed their example. The claim is made, however, by associations of this class seeking admission, that the passage of the enactment known as the "Barber Law" provided for the entrance of assessment associations. With this view the insurance commissioner cannot agree. The right of fraternal associations, conducted on the lodge plan, to do business in New Hampshire had never been questioned, and in placing them under the supervision of the insurance department the object of the law was to enable the commissioner to discriminate between them and the endowment orders. Assessment companies of other states had never received any authority to transact business in New Hampshire, and for some reason, every attempt thus far to secure the enactment of a measure providing for their admission has failed. The Barber law reads: "If the commissioner is satisfied that the corporation, association, society, or order is reliable and worthy of admission, he shall grant a license authorizing them to do business *subject to law*."

The query naturally arises, Subject to what law? and the proper answer would be, the laws relating to foreign insurance companies, the requirements of which have been quoted. None of the associations of this class could comply with these requirements, consequently all were denied authority to do business here. Mention is frequently made in the reports of Commissioner Pillsbury of the efforts made to secure legislative consent to their admission. In his report for 1886, just before his death, he said, "The summary disposition of the bill before the last legislature, providing for the admission of associations of this class to this state from other states, is conclusive evidence that their presence is not desired."

Another attempt was made in the same direction in the legislature of 1893, only to meet with a similar fate. The present commissioner has no prejudice in the matter, and consequently has no special interest in either the old line, assessment, or fraternal insurance, but with evidence of this kind before him, he could not consistently shape his official course otherwise.

RECEIPTS AND EXPENDITURES.

The amount received from taxes and fees by the state from the insurance companies for the year ending April 1, 1894, and the expense of maintaining the insurance department for the year ending June 1, 1894, were as follows:

RECEIPTS.

From fees and charges	$6,221.00
From tax on premiums, accident companies	620.94
From tax on premiums, fire insurance companies	5,600.12
From tax on premiums, life insurance companies	8,226.69
From tax on capital stock, domestic companies	17,750.00
Total receipts	$38,418.75

EXPENDITURES.

Book cases and book-stand	$57.25
Investigation of fires	81.16
Postage, express, telegrams, and stationery	292.95
Travelling and office expenses	292.27
Rent of office	500.00
Printing report, abstracts, blanks, etc	1,976.79
Salary of commissioner	2,000.00
Salary of clerk	1,000.00
Total expenditures	$6,200.42

Gross receipts	$38,418.75
Gross expenditures	6,200.42
Net income to the state	$32,218.33

Increase in receipts over 1892	$3,761.46
Increase in expenditures over 1892	190.20
Increase in net income	3,571.26

In 1888, when the insurance department was reorganized under Hon. Henry H. Huse, the amount received in fees and taxes for 1887 was $18,627.93. This was in six years an increase in income of $19,790.82.

The gain last year alone was a fraction over one half of the entire expense of the insurance department. The increase in labor has more than kept pace with the gain in receipts. Eighty insurance companies and associations were authorized to transact business in 1887; one hundred and thirty-six filed statements for 1893. Two hundred and thirty-six agents' licenses were issued in 1887; over fifteen hundred were granted last year.

MISCELLANEOUS.

The amount of money received in premiums and assessments, and the sums paid for losses and claims by all the companies and associations, fire, life, accident, fraternal, etc., on the business transacted in the state of New Hampshire for the year ending December 31, 1893, were as follows:

	Premiums received.	Losses paid.
Fire companies	$1,144,254.96	$473,404.38
Casualty companies	62,094.92	33,867.92
Life companies	822,669.28	343,279.75
Fraternal associations	341,911.45	286,250.41
	$2,370,930.61	$1,136,802.46

LEGISLATION REQUIRED.

The failure of the People's and the three mutual fire insurance companies mentioned, calls attention to the urgent need of legislation for the better protection of the stockholders and policy-holders of domestic insurance companies. In the absence of laws forbidding it, some of the domestic mutual fire insurance companies have been in the habit of issuing non-assessable policies on risks placed outside the state, to the detriment of those whom they insure within the state. This is manifestly wrong and ought not to be allowed. Another reform necessary among companies of this class is the passage of a law obliging the treasurer of insurance companies to file a bond. Strange as it may appear, several companies have had treasurers who have furnished no security for the funds in their possession. The treasurer of a savings bank is obliged by law to give a bond, with sufficient sureties, for the faithful performance of his duties, and there is no good reason for the exemption of treasurers of insurance companies from the same obligation. Officers of savings banks, of loan and trust companies, or of building and loan associations who shall make a false entry in any book or statement of the institutions with which they are connected, in order to defraud them or to deceive the examiners of the bank commissioners, are liable to a fine not exceeding twenty thousand dollars, or to be imprisoned not exceeding ten years. The events disclosed by the failure of one of the companies alluded to, which are too well known to require repeating in detail, prove the necessity for legislation providing severe penalties for officers of insurance companies found guilty of similar offences. Under present laws there are no special penalties for offenders of this class. There is no business interest in the country to-day so complicated, so little understood, and of such magnitude, as is that of insurance,—fire, life, or accident. Under the protection of wise laws, it secures alike the property of the farmer and the mechanic, the merchant and the millionaire. It often furnishes a roof, food, and clothing for the widow and the orphan, and it is, at times, a priceless boon to the victim of accident or disease. Its magnitude can be appreciated when one considers that the assets of the three foremost life insurance companies of the United States, in amount, are nearly double the entire taxable valuation of the state of New Hampshire. The figures taken from the annual report of the "State Board of Valuation" for the year 1893 were, in round numbers, two hundred and seventy-four millions of dollars. The assets of the Mutual Life, Equitable, and the New York

Life Insurance companies aggregated, on the statements filed in this office for the year ending December 31, 1893, a sum exceeding five hundred and two millions. Realizing the magnitude of this sum in connection with life insurance, and computing, if such a thing were possible, the enormous amount involved in the protection of property, no pains should be spared in securing the enactment of laws placing every possible safeguard around the funds of insurance companies in order to protect them from mismanagement and theft; for the man who wilfully uses his position as an officer to wreck a company, either by speculating with its funds, stealing them, or handling them for his own or for his friends' benefit, ought to be classed with the incendiary, and should be subjected to the same penalties.

JOHN C. LINEHAN,
Insurance Commissioner.

STATISTICAL TABLES.

TABLE No. 1.

Showing Cash Assets, Contingent Resources, Liabilities, Income, and Expenditures of the Town Mutual Fire Insurance Companies, with Ratio of Expenditure to Income, for the year ending December 31, 1893.

COMPANIES.	Cash assets.	Premium notes.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.	Ratio of expenditures to income.
Barnstead	....	$7,700.53	....	....	$1,305.32	$1,319.09	101.05
Bedford	$174.96	10,449.00	$10.00	$164.96	1,144.75	2,038.03	178.03
Bow	78.14	3,696.63	8.16	69.98	280.63	363.25	129.44
Candia	119.13	5,954.50	....	119.13	40.69	28.69	70.50
Canterbury	16.58	8,048.06	66.55	—49.97	417.13	400.55	96.02
Farmers', of Franklin	351.71	2,917.98	300.00	51.71	370.02	315.01	85.13
Hollis	107.35	12,886.80	....	107.35	40.90	24.50	59.90
Loudon	155.54	3,753.89	23.63	131.91	21.45	38.84	181.07
Lyndeborough	142.28	7,457.70	....	142.28	21.60	12.87	59.58
Milford	2,339.28	16,651.50	....	2,339.28	234.98	6.85	2.91
Northwood	211.18	17,681.40	500.00	—288.82	2,090.98	1,921.16	91.87
Orford	23.04	5,801.50	....	23.04	57.83	67.15	116.11
Piermont	53.24	9,084.17	....	53.24	66.57	65.50	98.39
Sanbornton	1,085.31	7,043.60	....	1,085.31	282.10	18.75	6.63

Strafford	26.29	7,604.75	18.00	8.29	361.91	401.27	110.89
Sunapee	813.37	7,956.97	....	813.37	465.02	65.00	13.98
Sutton	10.86	9,168.60	....	10.86	40.50	49.04	121.80
Tilton and Northfield	638.89	5,121.25	....	638.89	312.33	18.82	6.02
Weare	578.56	31,013.25	429.94	148.62	2,115.03	2,036.60	96.29
Westmoreland	236.50	12,685.35	....	236.50	60.33	26.37	43.71
Wilmot	53.57	3,621.50	....	53.57	252.01	249.51	99.00
	$7,215.78	$196,298.93	$1,256.28	$5,198.29	$9,982.08	$9,466.85	94.84

TABLE No. 2.

Showing Receipts and Expenditures of Town Mutual Fire Insurance Companies, as reported in their Annual Statements for 1893.

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Barnstead	$116.28	....	$1,189.04	$5.00	$1,205.00	....	$114.09
Bedford	109.48	$1,097.70	1,097.70	2,000.00	2,000.00	$37.57	38.03
Bow	28.72	252.97	249.29	300.00	300.00	2.62	63.25
Candia	40.69	....	....	....	....	....	28.69
Canterbury	51.00	290.42	290.18	361.75	361.75	75.95	38.80
Farmers', of Franklin	46.89	577.48	323.13	....	....	....	315.01
Hollis	40.90	....	....	....	....	....	24.50
Loudon	21.45	....	....	....	....	....	38.84
Lyndeborough	21.60	....	....	....	....	....	12.87
Milford	158.75	....	....	....	....	76.23	6.85
Northwood	105.53	650.21	1,985.45	1,160.21	1,735.00	....	186.16
Orford	57.63	....	....	20.00	20.00	....	47.15
Piermont	66.57	....	....	....	....	....	65.50
Sanbornton	251.73	....	....	....	....	30.37	18.75

Strafford	39.85	345.17	322.06	300.00	360.00	....	41.27
Sunapee	465.02	....	....	10.00	10.00	....	55.00
Sutton	40.50	....	....	7.00	7.00	....	42.04
Tilton and Northfield	299.37	....	....	....	....	12.96	18.82
Weare	145.57	470.88	1,663.59	313.30	1,808.30	305.87	228.30
Westmoreland	60.33	....	....	....	....	....	26.37
Wilmot	23.62	218.39	218.39	200.00	200.00	....	49.51
	$2,191.68	$3,903.22	$7,338.83	$4,677.26	$8,007.05	$541.57	$1,459.80

TABLE No. 3.

Statement of Amount of Risks in force December 31, 1893, Risks written during year, Premiums and Assessments Received, Losses paid and other Expenditures, with cost per $100 of Risks for Insurance, by the Town Mutual Fire Insurance Companies, for the year ending December 31, 1893.

COMPANIES.	Risks in force December 31, 1893.	Risks written during the year.	Premiums and assessments received.	Losses and other expenditures.	Cost per $100 on risks.
Barnstead	$128,303.00	$27,800.00	$1,305.22	$1,319.09	$1.03
Bedford	89,300.00	31,500.00	1,207.18	2,038.03	2.28
Bow	73,944.50	....	278.01	363.25	0.49
Candia	92,760.00	16,100.00	40.69	28.69	0.31
Canterbury	136,873.00	22,250.00	341.18	400.55	0.29
Farmers', of Franklin	145,899.00	13,745.00	370.02	315.01	0.21
Hollis	212,590.00	34,980.00	40.90	24.50	0.01
Loudon	76,610.00	15,450.00	21.45	38.84	0.50
Lyndeborough	124,295.00	12,000.00	21.60	12.87	0.01
Milford	166,430.00	31,050.00	158.75	6.85	0.004
Northwood	319,723.00	46,195.00	2,090.98	1,921.16	0.60
Orford	109,495.00	26,205.00	57.83	67.15	0.06
Piermont	134,055.00	19,680.00	66.57	65.50	0.05

Sanbornton	140,872.00	50,337.00	251.73	18.75	0.01
Strafford	132,150.00	18,475.00	361.91	401.27	0.30
Sunapee	150,050.00	74,265.00	465.02	65.00	0.04
Sutton	95,430.00	14,645.00	40.50	49.04	0.51
Tilton and Northfield	102,425.00	57,525.00	299.37	18.82	0.02
Weare	428,990.00	102,860.00	1,809.16	2,036.60	0.47
Westmoreland	109,609.00	26,155.00	60.33	26.37	0.02
Wilmot	60,075.00	21,175.00	252.01	249.51	0.41
	$3,029,878.50	$662,392.00	$9,540.41	$9,458.85	$0.31

TABLE No. 4.

Statement of Assets, Contingent Premiums, Liabilities, Surplus, Gross Income and Expenditures, with Ratio of Expenditures to Income, of the Grange and County Mutual Fire Insurance Companies for the year ending December 31, 1893.

COMPANIES.	Cash assets.	Contingent premiums.	Liabilities (no reserve).	Surplus or deficit.	Income.	Expenditures.	Ratio of expenditures to income.
Grange Mutual..........	$2,503.34	$75,493.64	$360.00	$2,143.34	$2,255.75	$6,702.74	127.53
Merrimack County......	398.38	31,669.05	....	398.38	480.31	725.10	150.96
Rockingham Farmers'...	12,384.23	247,466.18	13,003.25	—619.02	30,487.60	25,642.76	84.18
	$15,285.95	$354,628.87	$13,363.25	$1,922.70	$36,223.66	$33,070.60	91.29

TABLE No. 5.

Showing Receipts and Expenditures of the Grange and County Mutual Fire Insurance Companies as reported in their Annual Statements for 1893.

COMPANIES.	Premiums received.	Assessments made.	Assessments collected.	Losses incurred.	Losses paid.	Other receipts.	Other expenditures.
Grange Mutual.......	$5,163.10	....	....	$5,504.99	$5,504.99	$92.65	$1,197.75
Merrimack County...	480.31	....	....	415.00	415.00	....	310.10
Rockingham Farmers'	609.75	$13,609.33	$13,609.33	6,587.97	9,434.93	16,268.52	16,207.84
	$6,253.16	$13,609.33	$13,609.33	$12,507.96	$15,354.92	$16,361.17	$17,715.69

TABLE No. 6.

Statement of Amount of Risks in force December 31, 1893, Risks written during the year, Premiums and Assessments received, Losses paid, and other Expenditures, with Cost per $100 of Risks for Insurance, by the Grange and County Mutuals for the year ending December 31, 1893.

COMPANIES.	Risks in force December 31, 1893.	Premiums and assessments received.	Losses and other expenditures.	Risks written during the year.	Cost per $100 on risks.
Grange Mutual	$2,516,454.50	$5,163.10	$6,702.74	$1,032,000.00	$0.26
Merrimack County	560,829.00	480.31	725.10	170,525.00	0.13
Rockingham Farmers'	4,262,560.00	14,219.08	25,642.76	664,359.00	0.60
	$7,339,843.50	$19,862.49	$33,070.60	$1,866,884.00	$0.45

TABLE No. 7.

Showing Assets, Policy Stipulations, Liabilities, and Surplus of Mutual Fire Insurance Companies, taking a full cash premium, for the year ending December 31, 1893, with Ratio of Surplus to Assets.

COMPANIES.	Gross assets.	Policy stipulations.	Liabilities, including re-insurance.	Surplus over liabilities.	Ratio of surplus to assets.
Cheshire County	$44,586.33	$42,084.25	$46,772.39	—$2,186.06	....
Concord	34,340.11	50,302.06	14,662.88	19,677.23	57.30
Manufacturers' and Merchants'	85,942.56	119,063.32	64,415.81	21,526.75	25.05
	$164,869.00	$211,459.63	$125,851.08	$39,017.92	23.66

TABLE No. 8.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Cash Mutual Fire Insurance Companies for the year 1893.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenses to income.	Ratio of expenses to premiums.
Cheshire County	$58,050.97	$60,798.56	104.73	$57,487.64	$41,249.19	71.75	$17,618.64	30.35	30.64
Concord	19,984.54	18,179.71	90.97	18,574.03	11,853.14	63.81	4,227.08	21.15	22.75
Manufacturers' & Merchants'.	96,048.04	89,550.27	93.23	92,330.06	54,261.03	58.77	27,320.09	28.44	29.58
	$174,083.55	$168,528.54	96.89	$168,391.73	$107,363.36	63.75	$49,165.81	28.24	29.19

TABLE No. 9.

Risks written, Cash Premiums charged, Losses incurred, during the year 1893, by the Cash Mutual Fire Insurance Companies, with Ratio of Losses incurred to Risks written and to Cash Premiums charged; also Amount at Risk December 31, 1893, and Cash Premiums thereon.

COMPANIES.	Risks written.	Cash premiums charged.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to cash premiums charged.	Risks in force December 31, 1893.	Premiums thereon.	Ratio of premiums to risks in force.
Cheshire County.......	$4,461,065.00	$67,113.02	$41,590.97	0.93	61.97	$5,082,484.00	$69,475.10	1.36
Concord............. ..	1,402,843.87	19,994.14	10,305.14	0.73	51.54	1,901,328.20	25,202.95	1.32
Manf'rs & Merchants'..	7,238,479.00	101,393.61	56,966.34	0.78	56.18	8,343,092.00	103,763.64	1.24
	$13,102,387.87	$188,500.77	$108,862.45	0.83	57.75	$15,326,904.20	$198,441.69	1.29

TABLE No. 10.

Ratio of Net Assets to Risks in force and of Premiums charged to Risks written for the year 1893 by the Cash Mutual Fire Insurance Companies.

COMPANIES.	Risks in force.	Net assets.	Ratio of net assets to risks.	Risks written in 1893.	Premiums thereon.	Ratio of premiums to risks.
Cheshire County	$5,082,484.00	$32,551.49	0.64	$4,461,065.00	$67,113.02	1.50
Concord	1,901,328.20	32,278.70	1.69	1,402,843.87	19,994.14	1.42
Manufacturers' and Merchants'	8,343,092.00	73,408.57	0.87	7,238,479.00	101,393.61	1.40
	$15,326,904.20	$138,238.76	0.90	$13,102,387.87	$188,500.77	1.43

TABLE No. 11.

Business of New Hampshire Cash Mutual Fire Insurance Companies within the State during the year 1893.

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses incurred to risks written.	Ratio of losses paid to risks written.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums rec'd.
Cheshire County..............	$1,149,490.63	$17,859.46	$12,686.74	$12,849.81	1.10	1.11	71.03	71.95
Concord......................	998,550.87	15,291.63	8,912.84	9,812.84	0.89	0.98	58.28	64.16
Manufacturers' and Merchants'	3,728,877.00	55,673.64	23,118.36	24,091.16	0.62	0.64	41.52	43.28
	$5,876,918.50	$88,824.73	$44,717.94	$46,753.81	0.76	0.79	50.34	52.64

TABLE No. 12.

Ratio of Premiums to Risks written on property in New Hampshire and on property out of the State, insured by New Hampshire Cash Mutual Fire Insurance Companies.

COMPANIES.	Risks written on property in New Hampshire in 1893.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1893.	Premiums thereon.	Ratio of premiums to risks written.
Cheshire County.................	$1,149,490.63	$17,859.46	1.55	$3,311,574.37	$49,253.56	1.48
Concord........................	998,550.87	15,291.63	1.53	404,293.00	4,702.51	1.13
Manufacturers' and Merchants'...	3,728,877.00	55,673.64	1.49	3,509,602.00	45,719.97	1.30
	$5,876,918.50	$88,824.73	1.51	$7,225,469.37	$99,676.04	1.37

TABLE No. 13.

Showing Capital, Assets, Liabilities, and Surplus of New Hampshire Stock Fire Insurance Companies, for the year ending December 31, 1893, with Ratio of Surplus to Capital.

COMPANIES.	Capital.	Gross Assets.	Liabilities excluding capital.	Surplus over capital.	Ratio of Surplus to Capital.	Surplus as to policy-holders.
Capital	$200,000.00	$456,214.18	$242,104.16	$14,110.02	7.05	$214,110.02
Fire Underwriters' Association	10,000.00	55,243.06	41,779.59	3,463.47	34.63	13,463.47
Granite State	200,000.00	577,178.23	324,304.47	52,873.76	26.43	252,873.76
New Hampshire	800,000.00	2,162,564.46	892,893.05	469,671.41	58.71	1,269,671.41
Portsmouth Fire Association	50,000.00	134,331.79	25,369.92	58,961.87	117.92	108,961.87
State Dwelling House	15,000.00	38,413.05	4,741.31	18,671.74	124.47	33,671.74
	$1,275,000.00	$3,423,944.77	$1,531,192.50	$617,752.27	48.45	$1,892,752.27

TABLE No. 14.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Stock Fire Insurance Companies, for the year 1893.

COMPANIES.	Income.	Expenditures.	Ratio of expenditures to income.	Net premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenses to income.	Ratio of expenses to premiums.
Capital..............	$306,842.94	$307,566.37	100.02	$270,965.67	$185,022.83	68.28	$110,543.54	36.02	40.79
Fire Underwriters'...	54,421.80	53,222.90	97.79	52,656.64	32,238.04	61.22	20,684.86	38.01	39.28
Granite State.........	581,395.73	569,683.28	97.98	561,042.73	380,896.82	67.89	176,786.46	30.40	31.51
New Hampshire......	1,088,865.27	1,026,413.16	94.26	992,923.26	637,470.08	64.21	332,943.08	30.57	33.53
Portsmouth..........	45,781.48	35,888.12	78.34	39,702.01	26,100.98	65.74	9,787.14	21.38	24.65
State Dwelling-House	3,954.10	3,212.80	81.25	2,225.34	327.27	14.21	1,085.53	27.45	43.84
	$2,081,271.32	$1,995,986.63	95.90	$1,919,515.65	$1,262,056.02	65.75	$651,830.61	31.31	33.95

TABLE No. 15.

Risks written, Premiums charged, Losses incurred, during the year 1893, by the Stock Fire Insurance Companies, with Ratio of Losses incurred to Risks written and to Premiums charged; also Amount at Risk December 31, 1893, and Premiums thereon.

COMPANIES.	Risks written.	Premiums charged.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to premiums charged.	Risks in force December 31, 1893.	Premiums thereon.	Ratio of premiums to risks in force.
Capital..	$27,058,344.00	$367,442.60	$197,012.00	0.72	53.61	$20,758,198.00	$288,009.60	1.38
Fire Underwriters'....	5,061,787.00	69,951.94	36,705.86	0.72	52.47	4,871,049.00	65,342.12	1.34
Granite State.........	69,012,536.00	819,591.39	382,820.69	0.55	46.71	48,218,425.00	536,505.15	1.11
New Hampshire......	104,244,300.00	1,227,808.96	637,602.39	0.61	51.93	111,458,463.00	1,475,977.45	1.32
Portsmouth...........	3,261,831.00	41,621.50	20,138.72	0.61	48.38	3,762,464.00	46,626.77	1.24
State Dwelling-House	236,775.00	2,327.72	327.27	0.13	13.63	889,450.00	9,052.03	1.02
	$208,875,573.00	$2,528,744.11	$1,274,606.93	0.61	50.40	$189,958,049.00	$2,421,513.12	1.27

TABLE No. 16.

Ratio of Assets to Risks in force and of Premiums charged to Risks written in 1893 by Stock Fire Insurance Companies.

COMPANIES.	Risks in force.	Net Assets.	Ratio of net assets to risks.	Risks written in 1893.	Premiums thereon.	Ratio of premiums to risks written.
Capital	$20,758,198.00	$358,114.82	1.72	$27,058,344.00	$367,442.60	1.35
Fire Underwriters'	4,871,049.00	46,134.53	0.94	5,061,787.00	69,951.94	1.38
Granite State	48,218,425.00	521,126.33	1.08	69,012,536.00	819,591.39	1.19
New Hampshire	111,458,463.00	2,010,160.13	1.80	104,244,300.00	1,227,808.96	1.17
Portsmouth	3,762,464.00	132,275.26	3.51	3,261,831.00	41,621.50	1.27
State Dwelling-House	889,450.00	38,202.76	4.29	236,775.00	2,327.72	0.98
	$189,958,049.00	$3,106,013.83	1.63	$208,875,573.00	$2,528,744.11	1.21

TABLE No. 17.

Business of New Hampshire Stock Fire Insurance Companies within the State during the year 1893.

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.	Ratio of losses incurred to risks written.	Ratio of losses paid to risks written.	Ratio of losses incurred to premiums received.	Ratio of losses paid to premiums received.
Capital	$4,247,282.00	$39,551.15	$22,199.74	$26,197.64	0.52	0.61	56.13	66.23
Fire Underwriters'	1,148,973.00	16,530.54	6,501.12	7,244.94	0.56	0.63	39.26	43.82
Granite State	23,104,024.00	207,254.30	62,560.69	58,744.35	0.27	0.25	30.18	28.34
New Hampshire	17,347,001.00	188,834.86	73,323.82	79,286.45	0.42	0.45	38.83	41.98
Portsmouth	729,691.00	10,368.76	3,519.45	4,334.09	0.48	0.59	33.94	41.79
State Dwelling-House	236,775.00	2,327.72	327.27	327.27	0.14	0.14	14.05	14.05
	$46,813,746.00	$464,867.33	$168,432.09	$176,135.74	0.36	0.37	34.90	36.32

TABLE No. 18.

Ratio of Premiums to Risks written on Property in New Hampshire and on property out of the State, insured by New Hampshire Stock Companies.

COMPANIES.	Risks written on property in New Hampshire in 1893.	Premiums thereon.	Ratio of premiums to risks written.	Risks written on property not in New Hampshire in 1893.	Premiums thereon.	Ratio of premiums to risks written.
Capital	$4,247,282.00	$39,551.15	0.93	$22,811,062.00	$327,891.45	1.43
Fire Underwriters'	1,148,973.00	16,530.54	1.43	3,912,814.00	53,421.40	1.36
Granite State	23,104,024.00	207,254.30	0.89	45,908,512.00	612,337.09	1.33
New Hampshire	17,347,001.00	188,834.86	1.08	86,897,299.00	1,038,974.10	1.19
Portsmouth Fire Association	729,691.00	10,368.76	1.42	2,532,140.00	31,252.74	1.23
State Dwelling-House	236,775.00	2,327.72	0.98	....	....	....
	$46,813,746.00	$464,867.33	0.99	$162,061,827.00	$2,063,876.78	1.27

TABLE No. 19.

Showing Capital, Assets, Liabilities, and Surplus of Stock Fire and Fire-Marine Insurance Companies of other States and Countries, and of Mutual Companies of other States, for the year ending December 31, 1893.

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Gross liabilities.	Surplus as regards policy-holders.	Surplus over all liabilities.
Ætna, Conn.	$4,000,000.00	$10,807,666.64	$3,620,462.16	$7,187,204.48	$3,187,204.48
American, Mass.	300,000.00	568,520.30	286,996.21	281,524.09	—18,475.91
American, N. J.	600,000.00	2,342,939.07	554,116.18	1,788,822.89	1,188,822.89
American Fire, N. Y.	400,000.00	1,512,570.28	939,792.80	572,777.48	172,777.48
Connecticut Fire, Conn.	1,000,000.00	2,831,088.96	1,425,566.94	1,405,522.02	405,522.02
Continental, N. Y.	1,000,000.00	6,433,171.33	3,631,895.75	2,801,275.58	1,801,275.58
Dwelling-House, Mass.	300,000.00	473,277.05	151,680.74	321,596.31	21,596.31
Fire Association, Pa.	500,000.00	5,056,720.61	3,998,834.96	1,057,885.65	557,885.65
Firemen's Fund, Cal.	1,000,000.00	3,111,489.67	1,390,323.80	1,721,165.87	721,165.87
Hartford, Conn.	1,250,000.00	7,378,092.03	3,737,448.50	3,640,643.53	2,390,643.53
Home, N. Y.	3,000,000.00	9,008,833.62	5,280,306.66	3,728,526.96	728,526.96
Ins. Co. of North America, Pa.	3,000,000.00	9,350,187.70	4,547,371.95	4,802,815.75	1,802,815.75
Mercantile F. & M., Mass.	400,000.00	588,762.50	171,361.78	417,400.72	17,400.72
Merchants, N. J.	400,000.00	1,299,760.05	794,676.48	505,083.57	105,083.57
National, Conn.	1,000,000.00	3,244,455.98	1,900,505.13	1,343,950.85	343,950.85
Niagara, N. Y.	500,000.00	2,214,193.17	1,364,648.51	849,544.66	349,544.66
Orient, Conn.	500,000.00	2,091,694.08	1,247,547.22	844,146.86	344,146.86
Pennsylvania	400,000.00	3,859,058.36	2,120,886.10	1,738,172.26	1,338,172.26
Phenix, N. Y.	1,000,000.00	6,346,562.02	4,882,049.19	1,464,512.83	464,512.83

TABLE No. 19.—*Continued.*

STOCK COMPANIES OF OTHER STATES.	Capital.	Gross assets.	Gross liabilities.	Surplus as regards policy-holders.	Surplus over all liabilities.
Phœnix, Conn.	$2,000,000.00	$5,494,043.51	$2,694,938.78	$2,799,104.73	$799,104.73
Providence Washington, R. I.	400,000.00	1,217,302.19	774,263.28	443,038.91	43,038.91
Queen Ins. Co. of America, N. Y.	500,000.00	3,645,937.61	2,069,569.51	1,576,368.10	1,076,368.10
Springfield F. & M., Mass.	1,500,000.00	3,505,495.17	1,601,979.71	1,903,515.46	403,515.46
United States Fire, N. Y.	250,000.00	651,023.95	292,258.45	358,765.50	108,765.50
Totals	$25,200,000.00	$93,032,845.85	$49,479,480.79	$43,553,365.06	$18,353,365.06
MUTUAL COMPANIES OF OTHER STATES.					
Fitchburg, Mass.	....	$266,028.50	$230,417.29	$35,611.21	$35,611.21
Massachusetts	†$200,000.00	304,633.27	95,506.95	209,126.32	9,126.32
Merchants & Farmers', Mass.	....	266,676.22	182,166.34	84,509.88	84,509.88
Providence, R. I.	....	259,688.34	102,950.89	156,737.45	156,737.45
Traders & Mechanics', Mass.	....	657,347.88	289,748.40	367,599.48	367,599.48
Totals	$200,000.00	$1,754,374.21	$900,789.87	$853,584.34	$853,584.34

†Guaranty fund.

TABLE No. 19.—*Concluded.*

COMPANIES OF OTHER COUNTRIES.	Deposit capital.	Assets in the United States.	Liabilities except deposits in the United States.	Surplus as to policy-holders in the United States.	Surplus over all liabilities in the United States.
British America, Toronto	$200,000.00	$1,108,936.87	$695,020.36	$413,916.51	$213,916.51
Caledonian, Edinburgh	200,000.00	1,879,499.33	1,490,713.40	388,785.93	188,785.93
Commercial Union, London	200,000.00	3,555,199.56	2,569,107.15	986,092.41	786,092.41
Guardian, London	200,000.00	1,804,572.14	1,149,703.44	654,868.70	454,868.70
Imperial, London	200,000.00	1,847,271.94	1,076,050.26	771,221.68	571,221.68
Lancashire, Manchester	200,000.00	2,287,776.03	1,660,435.14	627,340.89	427,340.89
Liverpool & Lon. & Globe, Liverpool	200,000.00	8,598,271.28	5,457,351.24	3,140,920.04	2,940,920.04
London & Lancashire, Liverpool	200,000.00	2,641,028.92	1,921,011.39	720,017.53	520,017.53
Manchester Fire, Manchester	200,000.00	2,085,549.40	1,466,525.51	619,023.89	419,023.89
North British & Mercantile, London	200,000.00	3,405,600.68	2,332,293.83	1,073,306.85	873,306.85
Northern, London	200,000.00	1,657,090.89	1,180,384.11	476,706.78	276,706.78
Norwich Union, Norwich	200,000.00	1,823,461.11	1,376,383.13	447,077.98	247,077.98
Palatine, Manchester	200,000.00	2,255,974.58	1,641,044.08	614,930.50	414,930.50
Phœnix, London	200,000.00	2,420,111.69	1,818,679.10	601,432.59	401,432.59
Royal, Liverpool	200,000.00	7,469,681.44	5,060,870.80	2,408,810.64	2,208,810.64
Scottish Union & Nat'l, Edinburgh	200,000.00	2,543,249.12	1,057,900.57	1,485,348.55	1,285,348.55
Sun Insurance Office, London	200,000.00	2,449,543.16	1,835,204.65	614,338.51	414,338.51
Western Assurance, Toronto	200,000.00	1,652,577.41	1,111,472.56	541,104.85	341,104.85
Totals	$3,600,000.00	$51,485,395.55	$34,900,150.72	$16,585,244.83	$12,985,244.83
Aggregate	$29,000,000.00	$146,272,615.61	$85,280,421.38	$60,992,194.23	$32,192,194.23

TABLE No. 20.

Showing the items composing the Assets of the Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1893.

STOCK COMPANIES OF OTHER STATES.	Real estate.	Bonds and mortgages.	Stocks and bonds.	Collateral loans.	Cash in office and bank.	All other assets.	Gross assets.
Ætna	$225,000.00	$36,000.00	$9,098,124.00	$5,600.00	$726,960.93	$715,981.71	$10,807,666.64
American, Mass.	....	....	474,942.80	30,000.00	21,251.20	42,326.30	568,520.30
American, N. J.	257,057.13	1,389,303.75	569,175.00	....	51,091.28	76,311.91	2,342,939.07
American Fire, N. Y.	....	20,500.00	1,075,769.00	34,000.00	55,897.93	326,403.35	1,512,570.28
Connecticut	121,625.00	782,660.00	1,551,752.50	7,500.00	125,440.49	242,110.97	2,831,088.96
Continental	757,690.75	125,935.00	4,544,810.50	4,000.00	248,583.78	752,151.30	6,433,171.33
Dwelling-House	....	156,450.00	170,707.00	5,000.00	46,878.50	94,241.55	473,277.05
Fire Association	165,600.00	1,727,518.85	2,287,709.75	82,450.00	258,425.49	535,016.52	5,056,720.61
Fireman's Fund	326,200.00	397,375.00	1,532,420.00	166,621.65	253,787.32	435,085.70	3,111,489.67
Hartford	366,575.60	1,167,500.00	4,408,645.00	62,228.35	608,252.39	764,890.69	7,378,092.03
Home	1,566,468.90	615,592.82	5,749,238.64	102,400.00	297,241.31	677,891.95	9,008,833.62
Ins. Co., N. America.	314,244.74	2,763,737.76	4,532,257.44	26,050.00	712,105.44	1,001,792.32	9,350,187.70
Mercantile F. & M.	....	109,500.00	434,477.00	....	18,520.99	26,264.51	588,762.50
Merchants	302,948.25	354,398.00	451,556.50	....	47,105.29	143,752.01	1,299,760.05
National	233,120.36	601,750.00	1,798,940.00	450.00	182,462.63	427,732.99	3,244,455.98
Niagara	883,000.00	27,400.00	840,310.00	3,250.00	179,964.44	280,268.73	2,214,193.17
Orient	36,553.13	213,639.30	1,462,513.82	7,530.00	89,312.47	282,145.36	2,091,694.08
Pennsylvania	134,500.00	610,070.00	2,338,262.00	444,300.00	122,402.06	209,524.30	3,859,058.36
Phenix, N. Y	399,000.00	130,700.00	3,873,937.00	....	496,756.22	1,446,168.80	6,346,562.02
Phœnix, Conn	373,157.48	368,150.92	3,768,318.50	58,382.50	269,500.44	656,533.67	5,494,043.51
Providence Wash'tn.	....	....	903,774.00	....	60,032.99	253,495.20	1,217,302.19
Queen	....	....	2,933,831.97	....	333,721.34	378,384.30	3,645,937.61
Springfield F. & M.	134,000.00	327,550.00	2,526,685.00	66,000.00	175,811.92	275,448.25	3,505,495.17
United States	....	449,000.00	101,210.00	....	14,991.71	85,822.24	651,023.95
Totals	$6,596,741.34	$12,374,731.40	$57,429,367.42	$705,762.50	$5,396,498.56	$10,129,744.63	$93,032,845.85

MUTUAL COMPANIES OF OTHER STATES.							
Fitchburg	$51,561.19	$82,453.00	$79,430.00	$11,200.00	$17,350.32	$24,033.99	$266,028.50
Massachusetts	....	111,800.00	178,663.00	....	4,153.17	10,017.10	304,633.27
Merchants & Farm's	33,800.00	82,302.05	125,336.00	....	8,405.33	16,832.84	266,676.22
Providence	....	101,700.00	136,855.00	....	17,986.55	3,146.79	259,688.34
Traders & Mechan's	....	227,614.00	180,440.00	29,900.00	30,177.38	191,216.50	657,347.88
Totals	$84,361.19	$605,869.05	$700,724.00	$41,100.00	$78,072.75	$245,247.22	$1,754,374.21
COMPANIES OF OTHER COUNTRIES.							
British America	....	$60,000.00	$803,615.00	....	$15,910.04	$229,411.83	$1,108,936.87
Caledonian	....	50,000.00	1,386,670.00	....	94,457.40	348,371.93	1,879,499.33
Commercial Union	$864,314.96	....	1,745,010.00	....	377,191.43	568,683.17	3,555,199.56
Guardian	....	342,500.00	1,266,787.50	....	61,275.68	134,008.96	1,804,572.14
Imperial	476,634.70	....	1,099,237.00	....	68,812.77	202,587.47	1,847,271.94
Lancashire	383,388.85	....	1,639,805.00	....	44,689.39	219,892.79	2,287,776.03
Liverpool & London & Globe	1,603,270.00	3,079,328.64	2,045,300.00	....	831,139.89	1,039,232.75	8,598,271.28
Lond'n & Lancashire	299,125.00	....	1,886,605.00	....	129,942.45	325,356.47	2,641,028.92
Manchester	....	50,000.00	1,701,612.50	....	46,851.36	287,085.54	2,085,549.40
No. Br. & Mercantile	465,360.84	....	2,366,685.00	....	116,478.36	457,076.48	3,405,600.68
Northern	114,544.44	....	1,235,860.00	....	63,499.14	243,187.31	1,657,090.89
Norwich Union	....	40,000.00	1,493,497.50	....	191,170.52	98,763.09	1,823,461.11
Palatine	....	50,000.00	1,534,490.00	....	277,581.60	393,902.98	2,255,974.58
Phœnix	....	....	1,760,455.00	....	345,686.58	313,970.11	2,420,111.69
Royal	1,818,200.10	109,000.00	4,096,045.00	....	687,005.35	759,430.99	7,469,681.44
Scottish Union	....	1,238,170.00	720,796.84	....	292,477.52	291,804.76	2,543,249.12
Sun	240,000.00	486,000.00	1,281,510.00	....	128,535.33	313,497.83	2,449,543.16
Western	....	50,000.00	1,064,049.55	....	207,309.98	331,217.88	1,652,577.41
Totals	$6,264,838.89	$5,554,998.64	$29,128,030.89	....	$3,980,114.79	$6,557,482.34	$51,485,395.55
Aggregate	$12,945,941.42	$18,535,599.09	$87,258,122.31	$746,862.50	$9,454,686.10	$16,932,474.19	$146,272,615.61

TABLE NO. 21.

Showing the items comprising the Liabilities of Fire and Fire-Marine Insurance Companies of other States and Countries, for the year ending December 31, 1893.

STOCK COMPANIES OF OTHER STATES.	Losses adjusted and unadjusted.	Losses resisted.	Unearned premiums.	Commissions and brokerage.	All other liabilities.	Total liabilities.
Ætna	$462,030.57	$57,750.30	$2,917,886.82	$89,089.84	$93,704.63	$3,620,462.16
American, Mass.	40,024.23	3,550.00	225,297.40	15,622.36	2,502.22	286,996.21
American, N. J.	50,385.13	3,500.00	483,984.70	9,138.95	7,107.40	554,116.18
American Fire, N. Y.	163,455.86	....	699,844.83	31,926.67	44,565.44	939,792.80
Connecticut	234,046.95	14,566.20	1,125,953.79	51,000.00	....	1,425,566.94
Continental	398,014.00	53,369.00	2,980,074.83	64,647.74	135,790.18	3,631,895.75
Dwelling-House	3,737.00	3,600.00	140,305.30	3,684.80	353.64	151,680.74
Fire Association	323,515.45	36,151.99	1,569,844.62	68,367.27	2,000,955.53	3,998,834.96
Fireman's Fund	165,484.27	20,113.20	1,155,359.84	28,140.46	21,316.03	1,390,323.80
Hartford	549,086.46	61,610.85	3,075,751.19	51,000.00	....	3,737,448.50
Home	656,185.32	54,254.28	4,385,718.00	89,795.79	94,353.26	5,280,306.65
Insurance Co. of No. America	568,107.36	26,771.19	3,053,915.13	....	898,578.27	4,547,371.95
Mercantile Fire & Marine	24,628.00	....	138,058.59	3,669.43	5,005.76	171,361.78
Michigan Fire & Marine	108,624.60	20,636.15	600,254.68	23,902.89	41,258.16	794,676.48
National	257,136.31	21,164.97	1,504,790.81	67,383.80	50,029.24	1,900,505.13
Niagara	258,724.31	....	1,060,531.63	43,729.77	1,662.80	1,364,648.51
Orient	254,827.14	19,094.94	876,377.78	42,247.36	45,000.00	1,247,547.22
Pennsylvania	204,019.01	7,250.58	1,180,236.80	4,000.00	725,379.71	2,120,886.10
Phenix, N. Y.	245,401.90	55,441.00	4,373,057.30	135,243.29	72,905.70	4,882,049.19
Phœnix, Conn.	507,058.73	26,445.00	2,097,185.05	64,250.00	....	2,694,938.78
Providence Washington	123,767.23	9,797.97	606,230.27	32,055.92	2,411.89	774,263.28
Queen Ins. Co. of America	288,907.74	14,092.74	1,646,315.71	60,011.89	60,241.43	2,069,569.51
Springfield Fire & Marine	234,331.39	29,193.02	1,302,319.42	36,135.88	....	1,601,979.71
United States	53,486.73	5,170.00	186,228.29	16,732.17	30,641.26	292,258.45
Totals	$6,174,985.69	$543,523.38	$37,385,522.78	$1,031,776.28	$4,333,762.55	$49,469,480.68

MUTUAL COMPANIES OF OTHER STATES.						
Fitchburg	$19,337.88	$850.00	$196,045.24		$11,445.17	$230,417.29
Massachusetts	432.95		99,485.73	$800.00	3,788.27	95,506.95
Merchants' & Farmers'	4,866.20		173,077.35	1,222.79	3,000.00	182,166.34
Providence			102,950.89			102,950.89
Traders' & Mechanics'	501.00		287,687.40	1,560.00		289,748.40
Totals	$25,138.03	$850.00	$850,246.61	$3,582.79	$18,233.44	$900,789.87
COMPANIES OF OTHER COUNTRIES.						
British America	$125,448.64	$7,225.00	$503,920.48	$38,618.77	$19,807.47	$695,020.36
Caledonian	265,591.13		1,163,392.76	60,370.92	1,358.59	1,490,713.40
Commercial Union	343,569.21	41,960.11	2,031,070.31	67,934.35	44,573.17	2,569,107.15
Guardian	155,900.00	29,187.00	948,875.95	4,768.99	10,971.50	1,149,703.44
Imperial	123,764.74	18,167.14	896,660.70	33,858.78	3,598.90	1,076,050.26
Lancashire	327,145.32	36,016.33	1,257,273.49	35,000.00	5,000.00	1,660,435.14
Liverpool & London & Globe	699,260.05	71,257.00	4,039,233.44	103,164.36	574,436.39	5,457,351.24
London & Lancashire	231,870.40	39,646.46	1,576,664.64	61,763.57	11,066.32	1,921,011.39
Manchester	288,986.33	38,734.59	1,084,811.46	53,993.13		1,466,525.51
North British & Mercantile	372,036.53	50,499.79	1,833,302.46	64,916.15	11,538.90	2,332,293.83
Northern	133,546.89	26,077.79	978,253.10	32,972.53	9,533.80	1,180,384.11
Norwich Union	237,850.44		1,118,010.62	18,802.97	1,719.10	1,376,383.13
Palatine	351,283.33	20,997.08	1,167,136.96	64,678.92	36,947.79	1,641,044.08
Phœnix	264,436.00	34,720.00	1,473,317.83	46,205.27		1,818,679.10
Royal	496,113.78	61,706.00	3,859,606.20	104,286.56	539,158.26	5,060,870.80
Scottish Union	172,475.53	11,700.00	797,021.48		40,623.10	1,057,900.57
Sun Insurance Office	298,497.58	35,715.00	1,465,154.99	27,133.57	8,703.51	1,835,204.65
Western	209,947.39	18,304.69	844,928.08	38,292.40		1,111,472.56
Totals	$5,067,723.29	$541,913.98	$27,038,636.95	$856,761.24	$1,319,036.80	$34,900,150.72
Aggregate	$11,267,847.01	$1,086,287.36	$65,274,406.34	$1,892,120.31	$5,671,032.79	$85,270,421.27

TABLE No. 22.

Showing the items composing the income of Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1893.

STOCK COMPANIES OF OTHER STATES.	Net fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest from all other sources.	All other income.	Total income.
Ætna	$3,927,771.50	$234,170.46	$1,960.00	$447,002.91	$3,882.11	$4,644,786.98
American, Mass	323,064.46	5,222.21	....	23,935.93	9,145.93	361,368.53
American, N. J	573,176.13	....	70,473.98	29,856.89	2,776.69	676,283.69
American Fire, N. Y	1,461,076.29	....	1,067.24	55,102.34	....	1,517,245.87
Connecticut	1,640,039.60	....	52,151.21	73,198.89	....	1,765,389.70
Continental	2,954,422.87	....	6,735.99	258,387.50	8,457.67	3,228,004.03
Dwelling-House	186,468.64	....	7,829.70	7,354.11	....	201,652.45
Fire Association	2,118,176.74	....	103,120.21	131,221.14	4,345.39	2,356,863.48
Fireman's Fund	1,448,822.15	234,030.92	41,222.56	86,383.56	19,721.07	1,830,180.26
Hartford	4,070,901.91	....	68,017.71	228,936.10	8,704.59	4,376,560.31
Home	5,038,038.45	183,522.23	30,981.07	268,004.90	104,396.11	5,624,942.76
Insurance Co. of No. America	3,743,954.47	1,928,611.15	163,913.45	238,243.52	6,864.63	6,081,587.22
Mercantile F. & M	202,115.35	6,292.19	3,855.00	22,836.50	....	235,099.04
Merchants	854,185.61	....	20,236.54	26,156.11	26,031.48	926,609.74
National	1,989,302.51	....	37,086.54	94,178.79	400.20	2,120,968.04
Niagara	1,607,990.89	50,566.05	1,432.50	36,163.52	26,471.10	1,722,624.06
Orient	1,314,666.77	103,289.46	13,837.42	80,870.86	643.36	1,513,307.87
Pennsylvania	1,592,125.79	....	28,410.24	144,132.87	2,092.17	1,766,761.07
Phenix, N. Y	5,101,097.17	....	8,599.72	156,263.31	14,537.28	5,280,497.48
Phœnix, Conn	3,306,240.05	....	22,684.08	266,621.40	7,919.51	3,603,465.04
Providence Washington	559,204.31	370,678.28	....	41,284.37	....	971,166.96
Queen	2,173,329.27	....	....	115,948.03	....	2,289,277.30
Springfield F. & M	1,768,265.22	....	17,349.48	128,390.02	4,699.32	1,918,704.04
United States	329,517.97	20,641.92	27,318.38	900.70	135.00	378,513.97
Totals	$48,283,954.12	$3,137,024.87	$728,283.02	$2,961,374.27	$251,223.61	$55,391,859.89

MUTUAL COMPANIES OF OTHER STATES.						
Fitchburg	$176,325.12			$10,538.92		$186,864.04
Massachusetts	66,723.85		$5,050.50	9,129.19	$84.42	80,987.96
Merchants & Farmers'	98,858.42		4,356.76	6,568.04	878.08	110,661.30
Providence	41,804.94			13,776.47		55,581.41
Traders & Mechanics'	166,416.88		11,289.71	23,953.57		201,660.16
Totals	$550,129.21		$20,696.97	$63,966.19	$962.50	$635,754.87
COMPANIES OF OTHER COUNTRIES.						
British America	$831,056.77	$109,300.67		$26,359.70		$966,717.14
Caledonian	1,610,725.20		$3,000.00	56,252.05		1,669,977.25
Commercial Union	2,647,651.10	189,777.72		77,396.75	$37,750.78	2,952,576.35
Guardian	1,126,521.54		15,792.80	22,116.92		1,164,431.26
Imperial	1,160,733.65			39,929.08	16,611.41	1,217,274.14
Lancashire	2,085,217.10			79,965.29	10,673.82	2,175,856.21
Liverpool & London & Globe	5,690,876.99		111,841.19	92,379.30	74,132.93	5,969,230.41
London & Lancashire	2,034,618.21			82,930.10	11,738.71	2,129,287.02
Manchester	1,675,131.20			54,229.68		1,729,360.88
North British & Mercantile	2,400,845.91			115,841.41	17,749.84	2,534,437.16
Northern	1,252,373.43			46,304.26		1,298,677.69
Norwich Union	1,535,785.73		1,800.00	69,069.60		1,606,653.33
Palatine	2,314,554.04		3,000.00	46,980.25		2,364,534.29
Phœnix	1,882,272.80			78,096.86		1,960,369.66
Royal	4,925,130.77			184,499.61	67,293.57	5,176,923.95
Scottish Union	1,269,453.09		64,218.34	26,723.16		1,360,394.59
Sun Insurance Office	1,981,608.15		22,329.16	71,213.44	8,685.65	2,083,836.40
Western	1,447,480.22	369,773.36		39,120.28		1,856,373.86
Totals	$37,872,035.90	$668,851.75	$221,981.49	$1,209,407.74	$244,636.71	$40,216,911.59
Aggregate	$86,706,119.23	$3,805,876.62	$970,961.48	$4,234,748.20	$496,822.82	$96,244,526.35

TABLE No. 23.

Showing the Items composing the Expenditures of Fire and Fire-Marine Insurance Companies of other States and Countries, for the year ending December 31, 1893.

STOCK COMPANIES OF OTHER STATES.	Losses.	Dividends.	Commissions and brokerage.	Salaries and fees.	Taxes.	All other expenditures.	Total expenditures.
Ætna	$2,522,811.53	$720,000.00	$692,056.38	$231,364.52	$67,510.67	$250,066.74	$4,483,809.84
American, Mass.	246,453.06	8,907.00	78,291.23	28,970.11	8,618.35	21,166.74	392,406.49
American, N. J	333,785.96	62,493.50	109,706.14	49,171.12	23,515.58	37,884.66	616,556.96
American Fire, N. Y.	1,100,239.85	40,000.00	294,599.30	100,711.99	25,793.15	112,724.88	1,674,069.17
Connecticut	1,091,143.03	80,000.00	299,413.47	122,102.27	36,983.65	115,947.50	1,745,589.92
Continental	1,780,555.72	154,821.80	590,179.38	263,167.12	58,283.75	205,736.21	3,052,743.98
Dwelling-House	102,401.46	....	49,275.63	18,020.16	6,394.75	15,860.65	191,952.65
Fire Association	1,624,019.52	200,000.00	423,341.28	222,256.44	63,185.21	21,087.40	2,553,889.85
Fireman's Fund	1,031,124.28	120,000.00	218,157.67	158,819.47	31,597.59	147,372.40	1,707,071.41
Hartford	2,273,198.85	300,000.00	666,069.54	256,878.94	72,206.81	313,819.93	3,882,174.07
Home	3,486,341.10	300,000.00	1,002,446.69	454,656.94	88,335.10	386,881.43	5,718,661.26
Ins. Co., N. America.	4,327,656.73	360,000.00	944,040.13	281,620.25	125,454.20	330,136.86	6,368,908.17
Mercantile F. & M.	158,386.44	220.00	49,232.24	13,900.00	4,511.38	22,647.93	248,897.99
Merchants	770,427.43	40,000.00	155,247.79	42,197.93	32,671.73	106,263.37	1,146,808.25
National	1,199,216.76	100,000.00	334,336.16	160,202.44	46,815.63	124,786.53	1,965,357.52
Niagara	1,124,777.48	49,960.00	314,502.83	121,419.17	54,814.43	116,942.88	1,782,416.79
Orient	1,100,320.95	....	262,009.74	117,509.46	31,867.30	68,826.50	1,580,533.95
Pennsylvania	1,060,439.73	60,000.00	425,292.32	51,300.00	31,573.97	43,556.49	1,672,162.51
Phenix, N. Y.	2,990,812.58	100,000.00	913,905.21	304,837.14	87,778.53	411,421.70	4,808,755.16
Phœnix, Conn.	2,275,907.31	280,000.00	560,570.20	158,455.15	70,578.11	373,606.35	3,719,117.12
Providence Wash'tn.	848,161.48	....	158,653.11	80,886.34	24,314.34	51,010.93	1,163,026.20
Queen	1,449,625.07	....	345,917.88	172,671.89	36,615.64	158,227.68	2,163,058.16
Springfield F. & M.	1,250,202.88	150,000.00	298,142.64	72,299.76	61,694.73	183,408.62	2,015,748.63
United States	228,668.90	25,000.00	81,047.91	24,053.59	8,490.70	42,834.78	410,095.88
Totals	$34,376,678.10	$3,151,402.30	$9,266,434.87	$3,507,472.20	$1,099,605.30	$3,662,219.16	$55,053,811.93

MUTUAL COMPANIES OF OTHER STATES.							
Fitchburg..........	$112,643.39	....	$27,180.35	$8,071.33	$1,497.02	$60,342.23	$209,939.32
Massachusetts	28,288.64	$11,000.00	8,170.51	11,338.89	766.13	22,260.83	81,825.00
Merchants & Farm's'	67,805.00	....	15,381.89	7,075.27	1,713.97	42,419.85	134,395.98
Providence	19,401.36	....	3,034.46	7,592.00	2,925.79	14,772.47	47,726.08
Traders & Mechan's.	93,097.83	....	24,812.64	11,380.00	1,942.08	77,717.69	208,950.24
Totals	$321,236.22	$11,000.00	$78,579.85	$45,457.49	$8,844.99	$217,513.07	$682,836.62
COMPANIES OF OTHER COUNTRIES.							
British America.....	$600,689.45	....	$197,763.85	$18,042.41	$19,734.30	$64,038.36	$900,268.37
Caledonian	1,200,921.59	....	323,197.67	114,089.17	50,449.14	112,700.01	1,801,357.58
Commercial Union..	2,078,000.33	....	498,957.38	126,481.70	65,712.19	157,034.27	2,926,185.87
Guardian...........	836,529.17	....	213,311.65	105,608.89	31,312.98	95,362.94	1,282,125.63
Imperial............	913,979.30	....	206,091.09	101,897.39	48,953.58	50,150.79	1,321,072.15
Lancashire..........	1,828,715.04	....	386,175.73	175,190.27	51,259.69	173,399.36	2,614,740.09
Liverpool & London & Globe..........	3,651,971.41	....	962,860.05	279,199.96	99,983.48	280,752.56	5,274,767.46
Lon. & Lancashire..	1,328,094.18	....	380,234.81	147,797.92	39,596.10	128,412.14	2,024,135.15
Manchester	1,126,946.39	....	320,222.89	79,490.87	35,470.29	124,198.85	1,686,329.29
North British	1,785,480.59	....	374,279.89	236,805.25	58,095.91	114,529.86	2,569,191.50
Northern	952,168.27	....	199,288.78	81,531.08	33,870.85	130,181.49	1,397,040.47
Norwich Union.....	1,110,367.41	....	267,606.35	125,058.32	19,278.80	107,580.11	1,629,890.99
Palatine	1,293,176.14	....	487,089.82	111,287.89	18,637.09	92,785.63	2,002,976.57
Phœnix.............	1,316,943.59	....	370,657.44	85,669.64	71,539.42	118,211.82	1,963,021.91
Royal...............	3,269,086.74	....	856,739.33	349,337.36	107,646.26	269,737.38	4,852,547.07
Scottish Union......	722,313.27	....	225,605.96	60,561.97	31,911.08	55,674.79	1,096,067.07
Sun................	1,589,307.93	....	362,520.72	93,802.89	49,734.97	183,197.85	2,278,564.36
Western	1,325,146.21	....	326,575.52	32,800.00	39,691.92	163,336.16	1,887,549.81
Totals..........	$26,929,837.01	....	$6,959,178.93	$2,324,652.98	$872,878.05	$2,421,284.37	$39,507,841.34
Aggregate	$61,627,751.33	$3,162,402.30	$16,304,193.65	$5,877,582.67	$1,981,328.34	$6,301,016.60	$95,244,489.89

TABLE No. 24.

Showing Income, Expenditures, Premiums received, and Losses paid of the Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1893, with Ratios of Expenses to Income and Premiums.

STOCK COMPANIES OF OTHER STATES.	Income.	Expenditures.	Ratio of expenditures to income.	Premiums received.	Losses paid.	Ratio of losses to premiums.	Expenses.	Ratio of expenses to income.	Ratio of expenses to premiums.
Ætna	$4,644,786.98	$4,483,809.84	96.53	$4,161,941.96	$2,522,811.53	60.62	$1,240,998.31	26.72	29.82
American, Mass.	361,368.53	392,406.49	108 59	328,286.67	246,453.06	73.04	137,046.43	37.92	40.61
American, N. J.	676,283.69	616,556.96	91.17	573,176.13	333,785.96	58.23	220,277.50	32.57	38.43
American Fire, N. Y.	1,517,245.87	1,674,069.17	110.34	1,461,076.29	1,100,239.85	75.30	533,829.32	35.05	36.39
Connecticut	1,765,389.70	1,745,589.92	98.88	1,640,039.60	1,091,143.03	66.53	574,446.60	32.54	35.03
Continental	3,228,004.03	3,052,743.98	94.57	2,954,422.87	1,780,555.72	60.27	1,117,366.46	34.60	37.80
Dwelling-House	201,652.45	191,952.65	95.19	186,468.64	102,401.46	54.91	89,551.19	44.41	48.02
Fire Association	2,356,863.48	2,553,889.85	108.36	2,118,176.74	1,624,019.52	76.67	729,870.33	30.97	34.46
Firemen's Fund	1,830,180.26	1,707,071.41	93.27	1,682,853.07	1,031,124.28	67.27	555,947.13	30.38	33.04
Hartford	4,376,560.31	3,882,174.07	88.70	4,070,901.91	2,273,198.85	55.84	1,308,975.22	29.91	32.15
Home	5,624,942.76	5,718,661.26	101.67	5,221,560.68	3,486,341.10	66.77	1,932,320.16	34.35	37.01
Ins. Co. of No. America	6,081,587.22	6,368,908.17	104.72	5,672,565.62	4,327,656.73	76.29	1,681,251.44	27.64	29.64
Mercantile Fire & Marine	235,099.04	248,897.99	105.87	208,407.54	158,386.44	76.00	90,291.55	38.51	43.32
Merchants'	926,609.74	1,146,808.25	125.75	854,185.61	770,427.43	90.19	336,380.82	36.88	39.37
National	2,120,968.04	1,965,357.52	92.66	1,989,302.51	1,199,216.76	60.28	666,140.76	31.41	33.49
Niagara	1,722,624.06	1,782,416.79	103.47	1,658,556.94	1,124,777.48	67.82	607,679.31	35.28	36.64
Orient	1,513,307.87	1,580,533.95	104.44	1,417,956.23	1,100,320.95	77.60	480,213.00	31.73	33.87
Pennsylvania	1,766,761.07	1,672,162.51	94.65	1,592,125.79	1,060,439.73	66.61	551,722.78	31.23	34.65
Phenix, N. Y.	5,280,497.48	4,808,755.16	91.06	5,101,097.17	2,990,812.58	58.63	1,717,942.58	32.53	33.67
Phœnix, Conn.	3,603,465.04	3,719,117.12	103.21	3,306,240.05	2,275,907.31	68.83	1,163,209.81	32.28	35.18
Providence Washington	971,166.96	1,163,026.20	119.76	929,882.59	848,161.48	91.21	314,864.72	32.42	33.86
Queen	2,289,277.30	2,163,058.16	94.49	2,173,329.27	1,449,625.07	66.70	713,433.09	31.16	32.83
Springfield Fire & Marine	1,918,704.04	2,015,748.63	105.06	1,768,265.22	1,250,202.88	70.70	615,545.75	32.08	34.81
United States	378,513.97	410,095.88	108.34	350,159.89	228,668.90	65.30	156,426.98	41.33	44.67
Totals	$55,391,859.89	$55,053,811.93	99.39	$51,420,978.99	$34,376,678.10	66.85	$17,535,731.24	31.64	34.12

MUTUAL COMPANIES OF OTHER STATES.								
Fitchburg...............	$186,864.04	$209,939.32	112.35	$176,325.12	$112,643.39	63.54	$43,005.95	23.01	24.39
Massachusetts...........	80,987.96	81,825.00	101.03	66,723.85	28,288.64	42.39	25,326.78	31.27	37.95
Merchant & Farmers'...	110,661.30	134,395.98	121.44	98,858.42	67,805.00	68.58	28,141.33	25.43	28.46
Providence	55,581.41	47,726.08	85.86	41,804.94	19,401.36	46.41	15,613.61	28.09	37.34
Traders & Mechanics'...	201,660.16	208,950.24	103.61	166,416.88	93,097.83	55.94	45,740.60	22.68	27.49
Totals...............	$635,754.87	$682,836.62	107.40	$550,129.21	$321,236.22	58.39	$157,828.27	24.82	28.69
COMPANIES OF OTHER COUNTRIES.									
British America..........	$966,717.14	$900,268.37	93.13	$940,357.44	$600,689.45	63.88	$299,578.92	30.99	31.86
Caledonian	1,669,977.25	1,801,357.58	107.87	1,610,725.20	1,200,921.59	74.56	600,435.99	35.95	37.28
Commercial Union......	2,952,576.35	2,926,185.87	99.11	2,837,428.82	2,078,000.33	73.24	848,185.54	28.73	29.89
Guardian	1,164,431.26	1,282,125.63	110.11	1,126,521.54	836,529.17	74.26	445,596.46	38.27	39.56
Imperial.......	1,217,274.14	1,321,072.15	108.53	1,160,733.65	913,979.30	78.74	407,092.85	33.44	35.07
Lancashire..............	2,175,856.21	2,614,740.09	120.17	2,085,217.10	1,828,715.04	87.70	786,025.05	36.12	37.70
Liv'rp'l&Lond'n&Globe	5,969,230.41	5,274,767.46	88.37	5,690,876.99	3,651,971.41	64.17	1,622,796.05	27.19	28.52
London & Lancashire...	2,129,287.02	2,024,135.15	95.06	2,034,618.21	1,328,094.18	65.27	696,040.97	32.69	34.21
Manchester	1,729,360.88	1,686,329.29	97.51	1,675,131.20	1,126,946.39	67.28	559,382.90	32.35	33.39
No. British & Mercantile	2,534,437.16	2,569,191.50	101.30	2,400,845.91	1,785,480.59	74.33	783,710.91	30.88	32.60
Northern	1,298,677.69	1,397,040.47	107.57	1,252,373.43	952,168.27	76.03	444,872.20	34.26	35.52
Norwich Union.........	1,606,655.33	1,629,890.99	101.45	1,535,785.73	1,110,367.41	72.30	519,523.58	32.34	33.83
Palatine	2,364,534.29	2,002,976.57	84.71	2,314,554.04	1,293,176.14	55.87	709,800.43	30.02	30.67
Phœnix..................	1,960,369.66	1,963,021.91	100.14	1,882,272.80	1,316,943.59	69.97	646,078.32	32.96	34.32
Royal	5,176,923.95	4,852,547.07	93.73	4,925,130.77	3,269,086.74	66.88	1,583,460.33	30.59	32.16
Scottish Union..........	1,360,394.59	1,096,067.07	80.57	1,269,453.09	722,313.27	56.90	373,753.80	27.47	29.44
Sun	2,083,836.40	2,278,564.36	109.34	1,981,608.15	1,589,307.93	80.20	689,256.43	33.08	34.78
Western	1,856,373.86	1,887,549.81	101.68	1,817,253.58	1,325,146.21	72.92	562,403.60	30.30	30.95
Totals...............	$40,216,911.59	$39,507,841.34	98.23	$38,540,887.65	$26,929,837.01	69.87	$12,577,994.33	31.27	32.63
Aggregate	$96,244,526.35	$95,244,489.89	99 64	$90,511,995.85	$61,627,751.33	68.08	$30,271,553.84	31.45	33.44

TABLE No. 25.

Showing Risks in force, Risks written during the year, Premiums received, Losses incurred with Ratio of Premiums received, and Losses incurred to Risks written, of the Fire and Fire-Marine Insurance Companies of other States and Countries.

STOCK COMPANIES OF OTHER STATES.	Risks in force Dec. 31, 1893.	Risks written during year.	Premiums received thereon.	Ratio of premiums to risks written.	Losses incurred in 1893.	Ratio of losses incurred to risks written.
Ætna	$472,454,027	$366,736,718	$4,627,312.45	1.26	$2,645,507.78	0.72
American, Mass.	38,338,234	35,989,268	411,769.55	1.14	250,558.00	0.69
American, N. J.	109,435,006	74,484,080	698,206.57	0.94	337,104.68	0.45
American Fire, N. Y.	123,842,537	159,298,036	1,828,264.20	1.15	1,103,903.72	0.69
Connecticut	171,143,074	150,882,390	1,935,841.73	1.28	1,139,735.11	0.75
Continental	600,320,794	395,792,419	3,352,663.75	0.85	1,860,722.72	0.47
Dwelling-House	30,301,027	18,757,563	208,916.74	1.11	99,930.20	0.53
Fire Association	248,598,793	210,405,432	2,658,297.74	1.26	1,692,477.73	0.80
Fireman's Fund	165,277,415	196,789,521	2,502,039.10	1.27	1,047,693.06	0.52
Hartford	520,743,851	393,876,928	4,883,174.35	1.24	2,503,209.74	0.63
Home	851,141,790	752,996,869	7,158,003.50	0.95	3,591,301.50	0.47
Insurance Co. of North America	597,836,484	1,013,978,869	7,604,615.45	0.75	4,441,204.44	0.43
Mercantile Fire & Marine	23,784,861	24,117,533	265,309.35	1.10	162,970.22	0.67
Merchants	107,722,310	88,760,099	1,050,928.02	1.18	734,997.58	0.82
National	245,390,228	205,903,323	2,564,043.39	1.25	1,302,147.41	0.63
Niagara	210,318,265	191,299,171	2,134,930.11	1.11	1,137,937.99	0.59
Orient	140,554,869	152,405,918	1,842,873.54	1.21	1,175,264.02	0.77
Pennsylvania	246,060,953	179,930,933	1,983,475.71	1.10	1,080,000.00	0.60
Phenix, N. Y.	686,130,918	544,196,898	6,182,301.41	1.13	2,962,815.42	0.54
Phœnix, Conn	349,019,438	339,388,301	3,828,154.33	1.13	2,294,082.00	0.67
Providence Washington	94,977,308	221,233,657	1,760,777.41	0.79	847,665.03	0.38
Queen Insurance Co. of America	282,740,392	235,408,881	2,786,768.62	1.18	1,511,601.71	0.64
Springfield Fire & Marine	199,754,693	123,165,402	1,769,884.23	1.44	1,229,853.91	0.99
United States	35,668,698	43,873,488	481,673.57	1.09	257,137.70	0.58
Totals	$6,551,555,965	$6,119,671,697	$64,520,224.82	1.05	$35,409,821.67	0.57

MUTUAL COMPANIES OF OTHER STATES.						
Fitchburg	$25,168,551	$11,385,314	$174,826.04	1.53	$114,822.14	1.08
Massachusetts	22,410,134	9,349,540	70,015.63	0.74	27,484.09	0.29
Merchants & Farmers'	23,420,534	7,072,936	101,278.28	1.43	67,553.92	0.95
Providence	20,213,808	4,591,170	44,414.42	0.96	19,401.36	0.42
Traders & Mechanics'	37,835,660	11,347,874	174,384.97	1.53	91,251.06	0.80
Totals	$129,048,687	$43,746,834	$564,919.34	1.29	$320,512.57	0.73
COMPANIES OF OTHER COUNTRIES.						
British America	$79,752,556	$95,895,560	$1,253,231.58	1.31	$680,240.31	0.71
Caledonian	234,568,855	194,780,538	2,168,076.18	1.11	1,214,832.22	0.62
Commercial Union	386,767,319	330,403,826	3,580,751.88	1.08	2,139,388.06	0.64
Guardian	213,374,343	141,043,245	1,423,284.71	1.01	856,727.78	0.61
Imperial	188,908,046	134,765,884	1,581,816.60	1.17	926,138.98	0.69
Lancashire	222,548,087	255,436,643	2,949,803.21	1.15	1,793,444.62	0.70
Liverpool & London & Globe	856,240,889	730,093,729	7,490,665.61	1.03	3,818,689.96	0.52
London & Lancashire	354,227,609	272,908,106	2,748,838.60	1.01	1,354,416.24	0.49
Manchester	174,618,420	177,011,757	2,289,899.26	1.29	1,222,020.14	0.69
North British & Mercantile	328,761,221	265,684,841	2,925,569.91	1.10	1,850,997.40	0.69
Northern Assurance	164,690,217	138,187,700	1,629,210.49	1.18	953,737.47	0.69
Norwich Union	213,499,912	180,112,042	1,945,697.35	1.08	1,141,568.17	0.63
Palatine	197,074,239	247,097,427	2,793,124.92	1.13	1,609,954.00	0.65
Phœnix Assurance	300,664,207	336,632,320	3,352,642.27	1.00	1,344,695.59	0.39
Royal	790,544,171	717,934,355	6,645,110.35	0.93	3,203,592.48	0.44
Scottish Union & National	165,051,602	239,062,047	2,422,631.41	1.01	767,391.03	0.32
Sun Insurance Office	291,045,149	228,476,565	2,534,419.27	1.11	1,610,419.49	0.70
Western Assurance	123,184,614	229,146,479	2,523,739.87	1.10	1,369,901.72	0.59
Totals	$5,285,521,456	$4,914,673,064	$52,258,513.47	1.06	$27,858,155.66	0.56
Aggregate	$11,966,126,108	$11,078,091,595	$117,343,657.63	1.05	$63,588,489.90	0.57

TABLE No. 26.

Showing the Business done in the State of New Hampshire by the Fire and Fire-Marine Insurance Companies of other States and Countries.

STOCK COMPANIES OF OTHER STATES.	Risks written in 1893.	Premiums received thereon.	Losses paid.	Losses incurred.	Ratio of losses incurred to risks written.	Ratio of losses incurred to prem's received.
Ætna Insurance Co.	$4,933,502.00	$56,405.23	$14,292.99	$14,422.99	0.29	25.57
American Insurance Co., Mass.	284,530.00	3,185.01	437.58	439.58	0.15	11.52
American Insurance Co., N. J.	166,950.00	1,848.72	896.14	896.14	0.53	48.44
American Fire Insurance Co., N. Y.	341,111.00	5,872.66	2,727.49	2,167.49	0.63	36.91
Connecticut Fire Insurance Co.	642,100.00	4,570.61	....	....	....	....
Continental Insurance Co.	1,491,569.90	19,299.95	8,568.69	7,717.28	0.51	39.98
Dwelling-House Insurance Co.	311,690.00	2,644.24	1,577.95	702.00	0.22	26.54
Fire Association of Philadelphia	466,907.00	6,950.22	8,179.36	8,476.73	1.81	121.96
Fireman's Fund Insurance Co.	642,254.69	9,256.41	3,612.38	4,881.43	0.76	52.73
Hartford Fire Insurance Co.	1,215,643.00	14,442.16	1,034.21	4,190.87	0.34	29.01
Home Insurance Co.	847,515.00	9,969.60	7,481.12	3,481.12	0.41	34.92
Insurance Company of North America	2,195,123.00	34,296.23	13,397.74	5,627.11	0.25	16.41
Mercantile Fire & Marine Ins. Co.	379,421.00	4,244.43	1,443.43	2,163.25	0.57	50.96
Merchants Insurance Co.*	....	....	....	....	....	....
National Fire Insurance Co.	1,324,167.00	15,499.54	1,628.39	4,141.37	0.31	26.72
Niagara Fire Insurance Co.	834,209.00	12,487.73	4,385.32	2,433.74	0.29	19.48
Orient Insurance Co.	1,041,202.00	14,910.61	3,847.87	5,099.17	0.48	34.19
Pennsylvania Fire Insurance Co.	867,399.14	14,250.94	6,516.61	9,005.36	1.03	63.13
Phenix Insurance Co., N. Y.	1,963,536.00	22,456.43	6,609.35	10,784.35	0.54	48.02
Phœnix Insurance Co., Conn.	1,386,832.00	16,898.30	1,990.94	4,857.76	0.35	28.74
Providence Washington Insurance Co.	482,567.00	5,129.35	1,276.10	2,266.76	0.46	44.19
Queen Insurance Company of America	615,927.00	8,682.13	1,117.88	1,240.71	0.20	14.29
Springfield Fire & Marine Ins. Co.	939,648.00	14,636.33	3,493.74	7,952.14	0.84	54.33
United States Fire Insurance Co.	235,379.00	2,677.74	308.43	1,190.43	0.51	44.45
Totals	$23,609,191.83	$300,614.57	$94,823.71	$104,137.78	0.44	34.64

MUTUAL COMPANIES OF OTHER STATES.						
Fitchburg Mutual Fire Insurance Co....	$1,510,972.00	$21,607.49	$11,402.33	$8,138.53	0.53	37.66
Massachusetts Mutual Fire Ins. Co......	1,013,035.00	9,837.74	7,244.66	6,571.94	0.64	66.80
Merchants & Farmers' Mutual Fire...	397,903.00	5,393.47	718.68	718.68	0.18	13.31
Providence Mutual Fire Insurance Co...	61,100.00	672.40	....	....	....	....
Traders & Mechanics' Mutual Fire......	781,987.00	11,198.12	7,021.51	7,021.51	0.89	62.70
Totals............................	$3,764,997.00	$48,709.22	$26,387.18	$22,450.66	0.59	46.09
COMPANIES OF OTHER COUNTRIES.						
British America Assurance Co.....	$308,436.00	$4,352.31	$1,501.64	$2,476.54	0.80	56.90
Caledonian Insurance Co..............	664,404.00	10,140.75	2,702.58	4,002.26	0.60	39.46
Commercial Union Assurance Co.......	888,072.00	14,231.50	4,738.13	4,754.33	0.53	33.40
Guardian Fire & Life Assurance Co	541,051.16	8,417.39	4,527.39	4,532.39	0.83	53.84
Imperial Fire Insurance Co.............	591,071.00	8,285.56	10,784.20	14,684.20	2.48	177.22
Lancashire Insurance Co...............	620,598.00	6,782.56	495.12	495.12	0.08	7.29
Liverpool & London & Globe...........	1,047,627.00	15,037.38	15,801.87	16,551.87	1.58	110.07
London & Lancashire Fire Ins. Co......	1,019,365.60	17,595.22	6,583.00	8,698.00	0.85	49.43
Manchester Fire Assurance Co..........	1,485,555.55	20,447.38	13,330.44	16,581.26	1.11	81.09
North British & Mercantile Ins. Co......	851,763.00	12,001.62	2,473.45	2,650.65	0.31	22.08
Northern Assurance Co................	590,765.00	9,477.28	6,815.58	7,755.48	1.31	81.83
Norwich Union Fire Insurance Society..	666,648.00	6,271.44	3,167.92	4,529.23	0.68	72.22
Palatine Insurance Co.................	165,210.81	2,311.42	2,510.64	2,510.64	1.52	108.61
Phœnix Assurance Co.................	573,896.67	8,758.74	2,510.84	4,506.00	0.78	51.44
Royal Insurance Co...................	2,405,119.85	36,812.53	21,631.88	22,436.88	0.93	60.94
Scottish Union & National Ins. Co......	1,213,486.00	12,598.61	2,129.44	1,838.84	0.15	14.59
Sun Insurance Office..................	1,310,020.00	13,377.10	3,386.82	6,121.16	0.46	45.75
Western Assurance Co.................	340,362.00	4,947.32	851.03	1,064.85	0.31	21.52
Totals............................	$15,283,451.64	$211,846.11	$105,941.97	$126,189.70	0.82	59.56
Aggregate........................	$42,657,640.47	$561,169.90	$227,152.86	$252,778.14	0.59	45.04

*Admitted in 1894.

TABLE No. 27.

Detailed Statistics of Fires in New Hampshire, giving Description of Property, Value, Insurance, Amount of Losses incurred, Insurance paid, and Number of Fires.

Tabulated from Reports of City and Town Authorities, under the law of 1889.

PROPERTY.	Total loss.	Partial loss.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Bakery	....	1	$500	....	$200	....	$1,500	$1,000	$400	$310
Barns	26	8	34,140	$19,905	29,322	$8,757	21,794	12,900	20,529	10,368
Belting store	1	....	....	....	....	....	15,000	12,000	3,195	3,195
Blacksmith shop	....	3	1,750	....	1,030	....	430	....	....	....
Box factory	4	....	12,000	6,700	12,000	700	17,500	....	17,500	....
Business block	....	1	30,000	17,000	11,439	11,439	....	....	....	....
Carpenter shop	....	2	3,400	3,100	135	135	32,400	32,000	519	319
Carriage shop	1	2	1,480	1,200	1,315	715	5,900	4,530	1,907	1,434
Churches	....	3	24,500	9,700	3,412	3,412	22,909	20,300	340	240
Clothing store	....	3	450	450	450	450	8,930	6,630	5,230	5,230
Coal sheds	....	1	5,000	2,000	75	75	....	....	....	....
Cotton factory	....	1	100,000	81,395	35,000	35,000	300,000	252,394	140,000	101,627
Dental rooms	....	1	....	....	....	....	4,000	....	1,000	....
Drug store	....	2	30,000	12,000	60	35	28,500	15,500	57	57
Dry-goods store	....	1	15,000	4,000	1,300	1,300	86,354	73,500	41,991	34,570

Dry house............	1	2	4,000	1,000	3,275	1,000	16,800	6,000	15,325	6,000
Dwellings............	95	80	270,280	132,835	183,339	78,281	92,685	39,195	55,059	18,748
Elevator.............	1	....	150	100	150	100	250	100	100	50
Engine house.........	....	1	1,500	....	1,500	....	....	....	....	....
Fancy goods store....	....	1	....	....	....	....	22,000	13,250	2,675	2,675
Farm buildings........	21	8	44,050	31,226	40,274	16,945	16,573	5,614	13,673	2,939
Fish-rod factory......	....	1	2,000	1,500	25	25	....	....	....	....
Forest fires..........	....	5	....	....	....	....	4,115	....	2,915	....
Fruit store...........	....	1	8,000	....	130	....	360	700	250	250
Furniture store.......	1	....	2,500	1,600	2,500	1,600	8,000	4,600	8,000	4,600
Grain store...........	....	1	5,500	3,500	5,000	3,500	17,000	11,000	14,000	10,500
Grist mill............	....	2	13,042	7,750	12,500	6,350	29,542	16,200	24,292	15,533
Grocery stores........	....	5	36,500	15,600	1,995	1,795	20,100	6,300	2,725	1,425
Hardware stores	2	2	2,000	1,000	2,000	1,000	23,600	13,100	7,540	6,740
Harness shop.........	....	1	....	....	....	....	350	....	250	....
Hennery..............	....	2	430	400	430	400	65	32	45	32
Hose-carriage house...	....	1	1,500	....	25	....	1,000	....	....	....
Hosiery factory.	....	1	425	425	....	....	3,260	1,875	3,260	....
Hotels...............	3	9	98,000	67,400	39,511	26,961	41,000	17,405	23,880	6,998
Insane asylum.........	1	....	8,000	2,500	8,000	....	1,200	....	1,200	....
Iron foundry..........	1	....	550	200	550	200	400	250	125	125
Kindling dryer........	1	....	25,000	....	22,000	....	500	....	500	....
Laundry..............	....	1	2,000	1,000	476	476	....	....	....	....
Livery stable.........	1	1	1,850	1,250	580	480	3,600	1,000	1,250	1,000
Lumber factory.......	1	....	1,000	300	1,000	300	3,000	900	3,000	900
			1,000							
Markets..............	1	2	1,060	....	1,000	....	1,750	1,000	251	101
Millinery store........	....	3	1,500	1,500	1,000	1,000	7,500	3,800	3,800	1,400
Music rooms..........	....	2	....	....	....	....	1,600	400	285	85

TABLE No 27.—*Continued.*

PROPERTY.	Total loss.	Partial loss.	BUILDINGS.				CONTENTS.			
			Value.	Insurance.	Loss.	Paid.	Value.	Insurance.	Loss.	Paid.
Offices	2	2	$5,400	$1,500	$335	$100	$2,600	$635	$745	$460
Packing house	....	1	6,000	5,000	4,250	4,250	5,000	4,000	3,850	3,850
Pail shop	....	1	14,000	2,000	8,000	2,000	4,000	....	4,000	....
Paint shop	....	1	3,500	3,500	346	346	1,300	600	602	600
Photograph rooms	....	2	....	....	....	....	3,800	1,500	225	200
Printing offices	....	2	1,000	1,000	500	500	6,500	5,700	4,650	3,525
Pulp mill	....	1	3,000	....	200	....	....	....	....	....
Saloons	2	2	12,800	9,700	896	796	4,400	3,400	1,137	637
Sash and blind factory	....	1	500	....	200	....	2,500	2,200	600	600
Saw mills	7	7	45,950	18,230	38,446	5,409	31,625	9,369	28,525	9,369
School houses	5	1	53,400	....	3,445	....	135	....	135	....
Sheds	3	2	1,150	250	1,000	250	640	....	640	....
Shingle mill	....	1	400	....	50	....	....	....	....	....
Shoe factory	1	2	38,494	18,227	10,839	6,400	69,575	59,000	37,775	27,004
Slaughter house	1	....	700	500	700	500	....	....	....	....
Steamboat	1	....	800	500	800	....	....	....	....	....
Stores	2	18	225,800	115,450	24,306	9,879	110,050	58,300	14,440	12,880
Storehouses	2	2	5,300	4,200	4,550	3,996	78,348	100,500	48,066	47,916
Sugar house	1	....	50	....	50	....	20	....	20	....
Tailor shop	....	2	....	....	....	....	850	....	435	....
Tar sheds	....	1	100	....	....	....	40	....	25	....

Tenement houses	....	10	42,000	20,100	2,612	2,592	9,000	4,300	880	880
Turning mill	....	1	....	....	....	....	350	....	200	....
Wheelwright	....	1	600	400	225	225	....	....	....	....
Woolen factory	....	2	20,000	19,000	14,000	14,000	75,000	62,000	56,149	56,149
Wood yard	....	1	2,500	1,500	7	7	....	....	....	....
	189	225	$1,272,441	$648,593	$538,755	$253,686	$1,267,200	$884,979	$620,167	$371,521

Summary of Causes.

Unknown	104	Spontaneous combustion	7
Defective chimney	72	Lanterns	7
Exposure	51	Oil stoves	6
Incendiary	31	Smoking	5
Sparks	24	Burning out chimney	4
Lightning	23	Boiler	4
Carelessness	18	Brush fires	2
Children with matches	15	Fire crackers	2
Overheating	11	Ashes	1
Lamps	8	Thawing out pipes	1
Matches	8	Picker	1
Explosion	8	Electric wire	1

Total number of fires	414
Total insurance on buildings	$648,593.00
Total insurance on contents	884,979.00
Total loss on buildings	538,755.00
Total loss on contents	620,167.00
Total insurance paid on buildings	253,686.00
Total insurance paid on contents	371,521.00

TABLE No. 28.

General Statement of the Capital, Assets, Liabilities, Surplus, and Income of the Fidelity and Casualty Companies, during the year ending December 31, 1893.

COMPANIES.	Capital.	Assets.	Liabilities except capital.	Surplus.	Premiums received.	Income.
Ætna Life (Accident Dept.)......	*............	*............	*............	*............	$113,988.57	$119,392.56
American Employers' Liability....	$200,000.00	$531,623.14	$329,669.64	$201,953.50	609,009.51	623,829.12
American Surety Co..............	2,000,000.00	3,371,038.56	559,408.59	2,811,629.97	728,139.92	885,260.51
Employers' Liability†............	200,000.00	1,190,977.28	718,320.00	472,657.28	924,713.24	969,875.46
Fidelity & Casualty Co...........	250,000.00	2,086,756.17	1,644,207.47	442,548.70	2,242,945.73	2,308,545.02
Guarantee Co. of No. America†....	200,000.00	542,229.12	143,450.95	398,778.17	185,987.91	217,536.36
Hartford Steam Boiler............	500,000.00	1,862,501.25	1,151,431.49	711,069.76	729,503.12	799,215.27
Lloyds Plate Glass Ins. Co.........	250,000.00	599,236.65	258,320.06	340,916.59	375,980.88	404,615.84
London Guarantee & Acc.†........	200,000.00	396,762.54	157,364.66	239,397.88	119,506.83	119,544.23
Standard Life & Accident.........	200,000.00	763,744.07	512,610.44	251,133.63	882,474.02	902,814.00
Travelers' (Accident Dept.).......	1,000,000.00	2,527,848.20	1,316,863.31	1,210,985.57	2,411,602.63	2,533,054.98
Union Casualty & Surety.........	250,000.00	559,518.63	207,413.91	352,104.72	163,125.50	172,551.44
	$5,250,000.00	$14,432,235.61	$6,999,059.84	$7,433,175.77	$9,486,977.86	$10,056,234.79

* See report of Ætna Life Insurance Company. † Deposit capital.

TABLE No. 29.

Statement of the Losses incurred and paid, Dividends, Expenses, Expenditures, and Risks in force of the Fidelity and Casualty Companies during the year ending December 31, 1893.

COMPANIES.	Losses incurred.	Losses paid.	Dividends.	Expenses.	Expenditures.	Risks in force.
Ætna Life (Accident Dep't).....	....	$35,410.74	....	$51,644.07	$87,054.81	$20,425,800
American Employers' Liability..	$367,362.02	367,632.02	....	272,726.39	640,358.41	124,016,176
American Surety................	275,443.00	242,304.86	$160,000.00	339,117.44	741,422.30	127,015,338
Employers' Liability............	464,370.02	486,555.02	....	406,857.85	893,412.87	203,187,985
Fidelity and Casualty...........	895,436.72	895,436.72	20,000.00	2,130,375.38	1,214,938.56	333,138,422
Guarantee Co. of North America.	93,070.57	79,602.66	7,032.00	77,858.98	164,493.64	36,503,889
Hartford Steam Boiler..........	66,675.48	67,085.75	60,000.00	587,470.54	714,556.29	232,844,521
Lloyds Plate Glass..............	164,168.34	164,969.50	40,000.00	183,652.13	388,621.63	14,857,800
London Guarantee & Accident...	28,575.30	7,591.37	....	48,998.37	56,589.70	....
Standard Life and Accident......	462,061.01	436,075.48	12,000.00	442,232.44	890,307.92	101,568,216
Travelers' (Accident Dept).......	1,259,437.57	1,141,963.03	....	1,063,336.42	2,205,299.45	249,599,712
Union Casualty and Surety......	26,214.13	8,348.67	....	97,562.82	105,911.49	46,292,902
	$4,102,814.16	$3,932,975.82	$299,032.00	$5,701,832.83	$8,102,967.07	$1,489,450,761

TABLE No. 30.

Summary of the Business of the Fidelity and Casualty Companies transacted within the State during the year ending December 31, 1893.

COMPANIES.	Risks written.	Premiums received.	Losses incurred.	Losses paid.
Ætna Life (Accident Department)	$281,200.00	$1,830.13	$332.14	$332.14
American Employers' Liability	158,249.00	896.39	....	63.81
American Surety Company	402,250.00	2,484.74	....	....
Employers' Liability Assurance Corporation	1,038,238.00	5,191.19	476.00	441.00
Fidelity and Casualty Company	842,610.35	4,405.78	856.94	856.94
Gurrantee Company of North America	102,100.00	465.56	....	....
Hartford Steam Boiler Inspection and Insurance Company	1,452,600.00	14,816.23	18,913.90	16,288.90
Lloyds Plate Glass and Insurance Company	75,130.43	1,936.15	553.63	505.63
London Guarantee and Accident Company	....	....	....	....
Standard Life and Accident Insurance Company	1,297,050.00	5,282.48	1,502.04	1,502.04
Travelers' (Accident Department)	2,976,400.00	22,599.21	13,873.01	13,873.01
Union Casualty and Surety	328,192.00	2,187.06	4.45	4.45
	$8,954,019.78	$62,094.92	$36,512.11	$33,867.92

TABLE No. 31.

General Summary of the Capital, Income, and Expenditures, with Ratio of Expenditures to Income, of the Life Insurance Companies transacting business in New Hampshire during the year 1893.

COMPANIES.	Location.	Capital.	Income.	Expenditures.	Ratio.
Ætna Life	Hartford, Conn.	$1,500,000.00	$6,690,681.53	$5,088,723.71	76.05
Connecticut General	Hartford, Conn.	150,000.00	461,200.13	276.732.18	60.00
Connecticut Mutual	Hartford, Conn.		7,776,133.54	6,887,329.69	88.71
Equitable Life	New York City.	100,000.00	42,022,605.55	25,355,498.80	60.33
Manhattan Life	New York City.	100,000.00	2,776,652.78	2,507,440.31	90.30
Massachusetts Mutual	Springfield, Mass.		3,554,085.57	2,454,311.70	69.05
Metropolitan Life	New York City.	2,000,000.00	15,216,236.65	12,430,087.70	81.69
Mutual Benefit	Newark, N. J		9,956,710.55	8,102,288.37	81 37
Mutual Life	New York City.		41,953,145.68	30,370,039.87	72.39
National Life	Montpelier, Vt.		2,791,502.30	1,703,316.30	61.02
New England Mutual	Boston, Mass.		4,166,171.07	3,511,337.19	84.28
New York Life	New York City.		33,515,870.51	23,076,948.77	68.85
Northwestern Mutual	Milwaukee, Wis.		14,968,898.68	7,585,045.20	50.67
Penn Mutual	Philadelphia, Pa.		6,130,334.66	3,914,276.40	63.85
Phœnix Mutual	Hartford, Conn.		1,612,749.45	1,552,607.18	96.27
Provident Savings	New York City.	100,000.00	2,133,147.18	1,875,747.12	87.93
State Mutual	Worcester, Mass.		2,330,073.65	1,557,159.78	66.82
Travelers' (Life Department)	Hartford, Conn.		2,744,021.91	1,549,632.19	56.47
Union Mutual	Portland, Me.		1,261,930.51	1,167,345.33	92.50
United States	New York City.	440,000.00	1,507,800.87	1,377,958.08	91.39
Washington Life	New York City.	125,000.00	2,719,699.23	2,119,594.50	77.93
		$4,515,000.00	$206,289,652.00	$144,463,420.37	70.03
North Eastern Life	Manchester, N. H.	$31,250.00	$4,470.92	$10,186.56	229.61

TABLE No. 32.

General Summary of the Assets, Liabilities, and Surplus of the Life Insurance Companies transacting business in New Hampshire during the year 1893.

COMPANIES.	Total assets.	Liabilities excluding capital.	Surplus as regards policy-holders in 1893.	Surplus as regards policy-holders in 1892.	Increase or decrease.
Ætna Life	$40,157,581.66	$33,702,551.19	$6,455,030.47	$6,300,530.05	$154,500.42
Connecticut General	2,496,959.97	1,957,947.59	539,012.38	517,797.66	21,214.72
Connecticut Mutual	61,358,887.11	54,150,953.74	7,207,933.37	7,128,176.13	79,757.24
Equitable Life	166,297,408.85	136,611,875.57	29,685,533.28	30,724,580.95	—1,039,047.67
Manhattan Life	13,486,674.37	12,699,999.30	786,675.07	1,131,713 57	—345,036.50
Massachusetts Mutual	14,480,480.80	13,446,860.84	1,033,619.96	1,101,943.83	—68,323.87
Metropolitan Life	19,343,705.06	15,234,015.14	4,109,689.92	3,714,476.49	395,213.43
Mutual Benefit	53,328,957.16	49,742,734.47	3,586,222.69	3,651,690.72	—65,468.03
Mutual Life	184,935,690.80	169,306,550.28	15,629,140.52	14,321,216.37	1,307,924.15
National Life	9,885,656.52	8,752,759.65	1,132,896.87	1,001,549.84	131,347.03
New England Mutual	23,204,162.58	21,507,153.14	1,697,009.44	2,412,263.61	—715,254.17
New York Life	148,700,781.21	131,675,151.03	17,025,630.18	19,474,843.10	—2,449,212.92
Northwestern Mutual	64,012,297.44	52,712,726.18	11,299,571.26	9,456,320.12	1,843,251.14
Penn Mutual	22,618,948.96	20,109,772.31	2,509,176.65	2,464,567.06	44,609.59
Phœnix Mutual	10,123,390.26	9,560,901.45	562,488.81	643,664.64	—81,175.83
Provident Savings	1,484,338.36	801,945.77	682,382.59	761,829.01	—79,446.42
State Mutual	8,888,870.17	7,835,862.00	1,053,008.17	1,022,073.23	30,934.94
Travelers' (Life Department)	13,486,281.04	12,497,592.95	988,688.09	1,366,854.05	—378,165.96
Union Mutual	6,442,524.95	6,220,050.60	222,474.35	329,242.16	—106,767.81
United States	6,908,718.45	6,386,647.97	522,070.48	659,390.31	—137,319.83
Washington Life	12,581,849.68	12,190,324.78	391,524.90	587,869.25	—196,344.35
	$884,224,165.40	$777,104,375.85	$107,119,779.45	$108,772,592.15	—$1,652,812.70
North Eastern Life	$30,802.46	$4,213.80	$26,616.02	....	....

TABLE No. 33.

Comprising a detailed Classification of the Gross Assets of Life Insurance Companies for the year ending December 31, 1893.

COMPANIES.	Real estate.	Loans on mortgages.	Loans on collaterals.	Premium notes.	Cash in office and bank.
Ætna Life	$529,001.65	$20,776,211.14	$1,176,236.02	$825,964.38	$4,529,010.71
Connecticut General	159,166.29	1,622,646.51	65,099.13	51,316.64	47,833.93
Connecticut Mutual	7,105,311.33	37,669,494.86	12,849.50	1,351,625.21	977,812.39
Equitable Life	38,325,582.17	22,808,916.74	8,452,213.33		11,277,798.30
Manhattan Life	2,495,448.57	3,820,536.08	2,499,889.92	647,925.32	574,282.47
Massachusetts Mutual	646,914.55	4,661,421.10	1,844,525.56	617,400.42	650,447.38
Metropolitan Life	4,534,503.32	9,294,850.00	8,201.25	89,968.42	200,905.54
Mutual Benefit	993,870.61	29,642,468.50	3,731,707.36	4,325,771.69	587,036.62
Mutual Life	18,089,918.69	70,729,938.93	7,497,200.00		10,844,691.72
National Life	518,564.52	3,861,909.72	916,141.18	206,319.60	444,930.48
New England Mutual	1,787,880.75	3,326,450.00	1,952,312.01	460,388.69	548,193.65
New York Life	13,139,049.93	25,805,235.20	6,186,648.38		7,012,468.93
Northwestern Mutual	1,051,037.49	51,412,788.28		476,096.97	3,152,852.35
Penn Mutual	1,268,534.89	10,129,302.04	2,767,285.02	699,565.30	505,633.23
Phœnix Mutual	989,853.49	5,497,146.83	113,779.85	620,518.48	306,637.16
Provident Savings	181,395.41	183,400.00	14,797.54		141,709.86
State Mutual	460,000.00	1,671,937.07	1,045,232.50	239,923.26	145,479.52
Travelers' (Life Department)	1,983,477.90	3,990,485.05	1,510,381.30		551,846.41
Union Mutual	745,726.79	1,310,256.62	528,759.99	283,135.54	137,793.33
United States	57,000.00	4,465,008.64	313,249.55		72,216.82
Washington Life	556,195.33	10,606,678.17	470,988.89		155,214.55
	$95,618,433.68	$323,287,081.48	$41,107,498.28	$10,895,919.92	$42,864,795.55
North Eastern Life			$6,000.00		$13,367.23

TABLE No. 33.—*Concluded.*

COMPANIES.	Stocks and bonds.	Accrued interest and rents.	Deferred and uncollected premiums.	All other assets.	Gross assets.
Ætna Life	$12,378,540.74	$542,478.08	$350,138.94	$50,000.00	$40,157,581.66
Connecticut General	435,760.00	60,650.49	54,476.98	....	2,496,959.97
Connecticut Mutual	13,028,691.50	1,018,812.63	194,289.69	....	61,358,887.11
Equitable Life	80,943,009.91	470,745.70	4,019,142.40	....	166,297,408.85
Manhattan Life	2,998,552.00	111,513.05	337,027.16	1,500.00	13,486,674.37
Massachusetts Mutual	5,327,087.79	318,358.34	454,325.66	....	14,480,480.80
Metropolitan	4,840,681.75	185,986.42	188,608.26	....	19,343,705.06
Mutual Benefit	12,422,562.72	866,185.89	598,786.06	160,567.71	53,328,957.16
Mutual Life	72,936,322.41	1,236,683.73	3,572,577.39	28,357.93	184,935,690.80
National Life	3,305,142.18	223,295.22	408,353.62	....	9,885,656.52
New England Mutual	14,255,930.45	251,342.05	176,980.17	444,684.81	23,204,162.58
New York Life	89,992,636.45	1,455,908.02	5,108,834.30	....	148,700,781.21
Northwestern Mutual	5,635,622.14	942,522.61	1,341,377.60	....	64,012,297.44
Penn Mutual	6,374,589.26	237,547.60	636,491.62	....	22,618,948.96
Phœnix Mutual	2,296,522.00	137,067.64	161,864.81	....	10,123,390.26
Provident Savings	739,350.80	20,961.63	202,723.12	....	1,484,338.36
State Mutual	4,976,359.00	85,700.00	60,238.82	204,000.00	8,888,870.17
Travelers' (Life Department)	4,907,946.08	70,517.49	471,626.81	....	13,486,281.04
Union Mutual	3,164,814.72	82,893.25	184,345.69	4,799.02	6,442,524.95
United States	1,686,104.80	82,062.15	233,076.49	....	6,908,718.45
Washington Life	402,800.00	135,478.74	254,494.00	....	12,581,849.68
	$343,049,026.70	$8,536,710.73	$19,009,779.59	$893,909.47	$884,224,165.40
North Eastern Life	$6,139.77	$452.25	$4,843.21	....	$30,802.46

TABLE No. 34.

Detailed Statement of the Income of the Life Insurance Companies doing business in New Hampshire for the year 1893.

COMPANIES.	Premiums.	Interest and dividends.	Rents.	All other sources.	Total income.	Excess of income over expenditures.
Ætna Life	$4,695,744.58	$1,979,846.55	$15,090.40	....	$6,690,681.53	$1,601,957.82
Connecticut General	345,788.25	112,127.87	3,268.23	$15.78	461,200.13	184,467.95
Connecticut Mutual	4,623,200.08	2,850,377.31	292,367.27	10,188.88	7,776,133.54	888,803.85
Equitable	35,537,369.59	5,098,004.52	1,387,231.44	....	42,022,605.55	16,667,106.75
Manhattan	2,113,909.90	621,306.90	31,738.98	9,697.00	2,776,652.78	269,212.47
Massachusetts Mutual	2,911,104.74	608,220.45	26,019.06	8,741.32	3,554,085.57	1,099,773.87
Metropolitan	14,361,213.67	698,926.46	126,836.90	29,259.62	15,216,236.65	2,786,148.95
Mutual Benefit	7,311,842.35	2,617,638.52	25,626.42	1,603.26	9,956,710.55	1,854,422.18
Mutual Life	33,594,337.98	7,602,553.84	756,253.86	....	41,953,145.68	11,583,105.81
National Life	2,388,814.30	392,820.14	9,867.86	....	2,791,502.30	1,088,186.00
New England	3,048,004.83	998,250.10	79,416.05	40,500.09	4,166,171.07	654,833.88
New York Life	27,140,881.00	5,617,094.39	624,552.31	133,342.81	33,515,870.51	10,438,921.74
Northwestern	11,921,814.49	2,985,589.72	55,535.44	5,959.03	14,968,898.68	7,383,853.48
Penn Mutual	5,018,273.58	1,084,224.91	25,788.31	2,047.86	6,130,334.66	2,216,058.26
Phœnix Mutual	1,022,102.88	515,651.16	44,057.48	30,937.93	1,612,749.45	60,142.27
Provident Savings	2,077,727.18	43,452.75	11,967.25	....	2,133,147.18	257,400.06
State Mutual	1,932,353.39	384,646.96	13,073.30	....	2,330,073.65	772,913.87
Travelers' (Life Dep't)	2,073,718.95	588,612.27	61,987.05	19,703.64	2,744,021.91	1,194,389.72
Union Mutual	964,201.08	279,732.42	17,580.54	416.47	1,261,930.51	94,585.18
United States	1,184,616.15	320,957.20	1,818.21	409.31	1,507,800.87	129,842.79
Washington	2,138,468.47	2,701,784.11	12,857.46	5,049.19	2,719,699.23	600,104.73
	$166,405,487.44	$38,101,818.55	$3,622,933.82	$297,872.19	$206,289,652.00	$61,826,231.63
North Eastern Life	$4,470.92	....	....	....	$4,470.92	—$5,715.64

TABLE No. 35.

Comprising a detailed Classification of the Gross Expenditures of the Life Insurance Companies transacting business in New Hampshire during the year 1893.

COMPANIES.	Losses and claims.	Endowments and annuities.	Surrendered policies.	Dividends to policy-holders	Total paid policy-holders.
Ætna Life	$1,872,116.88	$882,231.24	$428,981.15	$719,840.71	$3,903,169.98
Connecticut General	90,500.00	33,214.88	20,676.61	22,584.19	166,975.68
Connecticut Mutual	3,669,679.56	300,779.00	597,355.08	1,256,201.69	5,824,015.33
Equitable Life	10,201,276.40	940,215.77	4,390,608.51	2,118,214.75	17,650,315.43
Manhattan	1,146,975.62	114,231.32	360,708.00	115,114.83	1,737,029.77
Massachusetts Mutual	838,304.54	141,294.00	300,324.37	371,939.49	1,651,862.40
Metropolitan	5,535,120.09	....	212,813.62	45,773.37	5,793,707.08
Mutual Benefit	3,603,798.39	301,039.99	1,063,741.05	1,698,926.78	6,667,506.21
Mutual Life	11,212,462.21	2,257,386.77	5,535,261.20	1,880,362.22	20,885,472.40
National Life	534,689.42	89,303.45	350,753.35	113,897.95	1,088,644.17
New England Mutual	1,456,948.00	254,490.00	526,373.91	668,976.30	2,906,788.21
New York Life	8,511,093.46	2,490,702.90	2,363,262.13	1,396,615.34	14,690,673.83
Northwestern Mutual	3,182,064.23	361,532.46	611,950.74	1,143,961.87	5,299,509.30
Penn Mutual	1,455,572.20	191,293.70	447,394.69	768,102.08	2,862,362.67
Phœnix Mutual	683,299.82	198,165.00	79,434.08	132,522.20	1,093,421.10
Provident Savings	933,373.71	1,581.40	4,506.58	389,321.56	1,328,783.25
State Mutual	424,230.62	155,609.00	322,827.49	262,512.24	1,165,179.35
Travelers' (Life Department)	598,357.21	138,622.19	185,369.90	....	922,349.30
Union Mutual	477,728.69	117,652.88	61,712.19	24,512.66	681,606.42
United States	669,974.19	66,854.33	137,826.07	19,545.98	894,200.57
Washington Life	777,484.30	264,522.92	377,289.59	124,885.00	1,544,181.81
	$57,875,049.54	$9,300,723.20	$18,379,170.31	$13,273,811.21	$98,758,754.26
North Eastern Life	....	....	....	....	....

TABLE No. 35.—*Concluded.*

COMPANIES.	Dividends to stock-holders.	Commissions, salaries, and expenses of agents.	Salaries and charges of officers and employés.	Taxes and fees.	Miscellaneous expenses.	Total expenditures.
Ætna Life	$187,500.00	$590,870.10	$137,931.93	$125,935.54	$143,316.16	$5,088,723.71
Connecticut General	12,000.00	57,127.04	22,158.05	5,655.90	12,815.51	276,732.18
Connecticut Mutual		377,501.50	161,608.17	293,156.27	231,048.42	6,887,329.69
Equitable Life	7,000.00	3,499,227.97	857,444.67	381,409.82	2,960,100.91	25,355,498.80
Manhattan Life	16,000.00	406,098.63	140,378.63	22,451.72	185,481.56	2,507,440.31
Massachusetts Mutual		484,086.43	125,683.84	46,697.51	145,981.52	2,454,311.70
Metropolitan Life	140,000.00	3,497,694.36	717,916.77	143,271.95	2,137,497.54	12,430,087.70
Mutual Benefit		792,061.68	239,902.86	218,788.52	184,029.10	8,102,288.37
Mutual Life		6,071,095.77	1,129,801.72	439,070.91	1,844,599.07	30,370,039.87
National Life		408,542.78	71,348.87	52,278.52	82,501.96	1,703,316.30
New England Mutual		228,156.36	124,517.74	53,683.06	208,191.82	3,511,337.19
New York Life		5,659,223.17	1,257,537.36	317,296.97	1,152,217.44	23,076,948.77
Northwestern Life		1,447,133.17	301,859.61	163,389.60	373,153.52	7,585,045.20
Penn Mutual		620,652.63	151,980.85	157,209.98	122,070.27	3,914,276.40
Phœnix Mutual		243,344.35	78,947.14	51,135.07	85,759.52	1,552,607.18
Provident Savings	6,977.60	343,651.30	99,116.31	22,978.70	74,239.96	1,875,747.12
State Mutual		266,400.38	59,096.50	31,665.55	34,818.10	1,557,159.78
Travelers' (Life Department)	100,000.00	342,258.55	97,580.10	25,286.44	62,157.80	1,549,632.19
Union Mutual		254,901.96	77,587.97	20,128.50	133,120.48	1,167,345.33
United States	30,800.00	268,172.74	80,558.45	22,199.62	82,026.70	1,377,958.08
Washington Life	8,750.00	292,532.04	112,110.10	26,879.84	135,140.71	2,119,594.50
	$509,027.60	$26,150,732.91	$6,045,067.64	$2,620,569.99	$10,390,268.07	$144,463,420.37
North Eastern Life		$2,054.70	$3,274.24	$32.00	$4,825.62	$10,186.56

TABLE No. 36.

Summary of the business of Life Insurance Companies, transacted within the State of New Hampshire during the year ending December 31, 1893.

COMPANIES.	POLICIES ISSUED IN 1893.		POLICIES IN FORCE, DECEMBER 31, 1893.		Premiums received in 1893.	Losses and claims incurred in 1893.	Losses and claims paid in 1893.
	Number.	Amount.	Number.	Amount.			
Ætna Life	86	$170,846.00	1,014	$1,324,946.00	$40,045.20	$31,418.00	$32,815.85
Connecticut General	52	60,000.00	251	285,458.00	9,936.32	300.00	300.00
Connecticut Mutual	26	96,500.00	692	1,603,935.56	30,689.82	20,715.47	20,715.47
Equitable Life	71	314,916.00	499	1,421,135.00	38,845.69	5,350.00	2,350.00
Manhattan Life	3	3,562.00	72	127,205.00	4,581.17	4,392.00	4,392.00
Massachusetts Mutual	114	295,983.00	2,359	4,079,271.00	107,159.53	60,514.00	62,514.00
Metropolitan Life*	30	31,000.00	45	58,000.00	96,019.74	42,781.02	42,781.02
Mutual Benefit	27	48,319.00	354	581,992.00	15,412.39	9,200.00	10,200.00
Mutual Life	677	1,071,000.00	3,513	6,333,501.00	227,602.77	102,483.76	102,483.76
National Life	265	363,000.00	704	1,063,825.00	43,857.44	1,000.00	1,000.00
New England Mutual	3	9,000.00	211	385,983.00	1,287.68	....	1,000.00
New York Life	407	493,000.00	960	1,480,230.00	47,279.08	10,147.17	8,644.93
Northwestern Mutual	72	146,200.00	607	1,205,834.00	47,663.69	4,237.00	4,237.00
Penn Mutual	11	42,000.00	216	577,250.00	26,823.58	1,000.00	1,000.00
Phœnix Mutual	49	34,698.00	699	752,578.00	32,172.75	21,661.00	22,163.00
Provident Savings	14	40,000.00	91	187,000.00	4,442.38	2,000.00	2,000.00
State Mutual	35	76,413.00	178	418,908.00	14,080.13	5,000.00	5,000.00
Travelers' (Life Department)	25	39,800.00	215	359,320.00	7,284.42	14,111.00	14,195.00
Union Mutual	294	329,880.21	663	777,111.16	23,273.38	4,427.72	4,427.72
United States Life	36	87,500.00	113	136,475.00	2,331.21	2,060.00	1,060.00
Washington Life	2	2,000.00	24	45,305.00	1,880.91	....	....
	2,299	$3,755,617.21	13,480	$23,205,262.76	$822,669.28	$342,798.14	$343,279.75
North Eastern Life	105	$120,000.00	321	$409,000.00	$4,470.92	....	....

* Industrial policies issued, 8,199; amount, $1,106,676.00,

TABLE No. 37.

Showing Income, Expenditures, and Membership of the Fraternal Beneficiary Associations authorized to transact business in New Hampshire, for the year 1893.

NAMES.	Balance on hand Dec. 31, 1892.	INCOME.		EXPENDITURES.		Balance on hand Dec. 31, 1893.	Membership Dec. 31, 1892.	Membership Dec. 31, 1893.	Deaths in 1893.
		Assessments.	All other.	Losses and claims.	All other.				
American Legion of Honor	$581,123.17	$3,152,056.60	$72,526.11	$2,782,500.00	$413,566.91	$609,638.97	60,554	60,076	998
Catholic Benevolent Legion	5,273.10	779,785.91	29,325.28	782,000.00	30,314.42	2,069.87	29,530	31,772	413
Christian Burden Bearers	9,097.18	21,254.40	464.77	14,000.00	2,221.95	14,594.40	1,549	1,601	14
Endicott Rock S. & D. Benefit*	....	822.15	4,019.35	48.00	3,667.25	1,126.25	....	208	......
Equitable Aid Union	26,011.40	847,145.45	37,297.25	850,582.67	39,570.25	20,301.16	37,460	31,194	501
Golden Cross	12,498.77	350,812.48	22,780.69	343,263.41	25,171.36	17,657.17	20,262	22,107	229
Good Fellows, Royal Society	5,598.46	301,750.53	29,370.70	287,449.13	28,338.71	20,931.85	10,207	10,676	124
Knights of Honor	24,578.89	4,020,074.38	62,519.02	4,017,485.89	76,387.78	13,298.62	127,073	123,354	2,062
Knights and Ladies of Honor	17,141.28	1,035,429.10	38,963.07	957,000.00	43,624.71	91,719.33	64,661	67,516	873
Knights of Pythias	124,153.54	875,731.35	14,812.47	802,900.00	37,641.60	174,155.76	30,225	32,922	380
Merrimack County Odd Fellows	12,519.10	28,718.10	1,287.75	25,000.00	1,172.19	15,665.00	1,568	1,540	26
New England Order of Protection	115,438.99	157,098.77	60,614.78	152,000.00	80,629.02	109,523.52	11,572	13,652	83
Northern Mutual Relief	1,238.42	46,420.27	2,099.22	42,372.50	3,970.90	3,414.51	1,729	1,573	35
Pilgrim Fathers	17,846.31	258,506.63	17,738.33	261,100.00	17,759.93	15,231.34	15,446	16,963	162
Provident Mutual Relief	4,327.08	83,683.26	6,641.84	82,398.92	7,932.80	4,320.46	3,446	3,390	41
Royal Arcanum	381,244.91	3,693,916.28	105,229.04	3,770,750.00	98,448.80	311,191.43	137,189	148,426	1,296
Royal Templars of Temperance	7,325.31	314,730.67	15,528.81	314,927.88	15,244.77	7,412.14	12,682	12,243	207
Scottish Clans	5,999.22	81,162.35	3,727.21	72,500.00	7,177.46	6,211.32	3,840	4,029	50
Sons of Temperance	252.80	35,909.27	....	31,000.00	4,892.85	269.22	1,441	1,415	19
United American Mechanics	2,273.72	4,424.36	179.98	3,850.00	609.83	2,418.23	550	550	7
United Friends	6,658.88	506,170.25	4,137.24	488,611.47	20,538.63	7,816.27	20,914	20,726	260
United Workmen	74,345.73	453,008.00	80,142.33	474,000.00	69,751.03	63,745.03	32,318	37,442	229
	$1,434,956.26	$17,058,610.56	$609,405.24	$16,555,739.87	$1,028,633.15	$1,512,711.85	624,216	643,375	8,009

* Commenced business March 1, 1893.

TABLE No. 38.

Giving Name, Location, Date of Organization or Admission, and Names of Officers of Insurance Companies doing business in New Hampshire March 1, 1894.

FIRE INSURANCE COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
NEW HAMPSHIRE STOCK.				
Capital	Concord, N. H.	Mar. 10, 1886	Lyman Jackman	Chas. L. Jackman.
Fire Underwriters' Association	Concord, N. H.	Dec. 22, 1886	Lyman Jackman	Thos. M. Lang.
Granite State	Portsmouth, N. H.	July 17, 1885	Frank Jones	A. F. Howard.
New Hampshire	Manchester, N. H.	July 7, 1869	James A. Weston	John C. French.
Portsmouth Fire Association	Portsmouth, N. H.	Oct. 22, 1887	Frank Jones	A. F. Howard.
State Dwelling House	Concord, N. H.	Jan., 1889	Frank A. McKean	Obadiah Morrill.
NEW HAMPSHIRE CASH MUTUALS.				
Cheshire County	Keene, N. H.	—— 1825	J. H. Elliott	William H. Elliott.
Concord	Concord, N. H.	Aug. 31, 1885	Samuel C. Eastman	Louis C. Merrill.
Manufacturers and Merchants	Concord, N. H.	Dec. 29, 1885	Edward G. Leach	Lyman Jackman.

TABLE No. 38.—*Continued.*

NEW HAMPSHIRE TOWN MUTUALS.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Barnstead	Barnstead, N. H.	April 25, 1857	Rufus S. Foss	Charles E. Walker.
Bedford	Bedford, N. H.	——— 1873	Henry L. Peaslee	Silas A. Riddle.
Bow	Bow, N. H.	May 25, 1850	John H. Burroughs	Harrison Colby.
Candia	Candia, N. H.	May 26, 1859	Francis D. Rowe	Moses F. Emerson.
Canterbury	Canterbury, N. H.	June 30, 1849	Myron C. Foster	Joseph G. Clough.
Farmers' of Franklin	Franklin, N. H.	April 6, 1888	Henry A. Weymouth.	Chas. N. Emerson.
Hollis	Hollis, N. H.	April 11, 1846	Edward Hardy	Chas. B. Richardson.
Loudon	Loudon, N. H.	Nov. 17, 1877	E. H. Robinson	Lucratus M.Sanborn.
Lyndeborough	Lyndeborough, N. H.	May 3, 1862	Nath'l T. McIntire	John H. Goodrich.
Milford	Milford, N. H.	July 1, 1861	B. F. Hutchinson	F. W. Richardson.
Northwood	Northwood, N. H.	July 20, 1861	Moses G. James	Samuel S. James.
Orford	Orford, N. H.	Jan. 26, 1886	John Bickford	Benj. F. Trussell.
Piermont	Piermont, N. H.	Feb. 25, 1871	H. H. Palmer	Aaron Barton.
Sanbornton	Sanbornton, N. H.	Mar. 28, 1874	J. M. Taylor	H. J. L. Bodwell.
Strafford	Strafford, N. H	Jan. 3, 1853	George F. Johnson	Mark F. Foss.
Sunapee	Sunapee, N. H.	Jan. 12, 1886	Charles A. Knowlton.	Erastus R. Boyce.
Sutton	Sutton, N. H	Sept. 15, 1849	Edwin B. Lear	Daniel L. Powers.
Tilton and Northfield	Tilton, N. H.	Nov. 26, 1887	W. Smith Hill	Geo. S. Philbrick.
Weare	Weare, N. H.	Jan. 5, 1857	William T. Morse	W. S. B. Herbert.
Westmoreland	Westmoreland, N. H.	April 8, 1876	Daniel W. Patten	William Bill, Jr.
Wilmot	Wilmot, N. H.	April 2. 1858	Sylvester Bunker	Fred E. Goodhue.

GRANGE AND COUNTY MUTUALS.				
Grange Mutual	Milford, N. H.	Mar. 28, 1888	Charles McDaniel	E. C. Hutchinson.
Merrimack County	Webster, N. H.	Mar. 27, 1877	F. B. Sawyer	Sherman Little.
Rockingham Farmers'	Exeter, N. H.	June 27, 1833	John S. Hobbs	Henry A. Shute.
COMPANIES OF OTHER STATES.				
Ætna	Hartford, Conn.	June, 1819	Wm. B. Clark	William H. King.
American	Boston, Mass.	June 12, 1818	Francis Peabody	J. W. Field.
American	Newark, N. J.	Feb. 2, 1846	F. H. Harris	J. H. Worden.
American Fire	New York City	April 30, 1867	David Adee	William H. Crolius.
Connecticut Fire	Hartford, Conn.	June, 1850	J. D. Browne	Chas. R. Burt.
Continental	New York City	Jan. 6, 1853	F. C. Moore	Edward Lanning.
Dwelling-House	Boston, Mass.	Dec. 30, 1872	Chas. K. Nichols	Henry F. Perkins.
Fire Association	Philadelphia, Pa.	Mar. 27, 1820	E. C. Irvin	Benj. T. Herkness.
Fireman's Fund	San Francisco, Cal.	May 3, 1863	Daniel J. Staples	Bernard Faymonville
Fitchburg Mutual	Fitchburg, Mass.	Mar. 23, 1847	Amasa Norcross	Edward P. Downe.
Hartford Fire	Hartford, Conn.	May, 1810	George L. Chase	P. C. Royce.
Home	New York City	April, 1853	Daniel A. Heald	William L. Bigelow.
Insurance Co. of North America	Philadelphia, Pa.	April 14, 1794	Charles Platt	Greville E. Fryer.
Massachusetts Mutual	Boston, Mass.	Dec. 21, 1872	Chas. B. Cumings	John M. Corbett.
Mercantile Fire & Marine	Boston, Mass.	Feb. 11, 1823	George R. Rogers	James Simpson.
Merchants	Newark, N. J.	Feb. 18, 1858	G. Lee Stout	J. R. Mullikin.
Merchants & Farmers'	Worcester, Mass.	April 1, 1846	Jn. D. Washburn	E. B. Stoddard.
National Fire	Hartford, Conn.	Nov. 27, 1871	James Nichols	E. G. Richards.
Niagara Fire	New York City	July, 1850	Thos. F. Goodrich	Geo. C. Howe.
Orient	Hartford, Conn.	June, 1867	Chas. B. Whiting	James U. Taintor.
Pennsylvania	Philadelphia, Pa.	Oct. 18, 1867	R. Dale Benson	W. Gardner Crowell.
Phenix	Brooklyn, N. Y.	Sept. 10, 1853	Geo. P. Sheldon	Chas. C. Little.
Phœnix	Hartford, Conn.	May, 1854	D. W. C. Skilton	Geo. H. Burdick.
Providence Mutual	Providence, R. I.	—— 1800	Henry R. Barker	Hardin C. Waters.
Providence Washington	Providence, R. I.	—— 1799	J. H. DeWolf	E. L. Watson.
Queen Insurance Co. of America	New York City	Sept. 11, 1891	J. A. Macdonald	Geo. W. Burchell.
Springfield Fire & Marine	Springfield, Mass.	—— 1849	Andrew J. Wight	S. J. Hall.
Traders & Mechanics	Lowell, Mass.	June, 1848	Levi Sprague	Edward M. Tucke.
United States Fire	New York City	April 1, 1824	W. W. Underhill	W. H. Griffin.

TABLE No. 38.—*Continued.*

COMPANIES OF OTHER COUNTRIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
British America	Toronto, Can	July 17, 1874	George A. Cox	P. H. Sims.
Caledonian	Edinburgh, Scotland.	Oct. 20, 1890	George C. Howe	Manager.
Commercial Union	London, Eng	Jan. 13, 1871	Charles Sewall	Manager.
Guardian	London, Eng	Sept. 25, 1872	Henry E. Bowers	Manager.
Imperial	London, Eng	May 21, 1868	Courtney & McCay	Managers.
Lancashire	Manchester, Eng	April, 1872	E. Litchfield	Manager.
Liverpool & London & Globe	Liverpool, Eng	——— 1848	Henry W. Eaton	Manager.
London & Lancashire	Liverpool, Eng	June 17, 1879	Jeffrey Beavan	Manager.
Manchester Fire	Manchester, Eng	Nov. 22, 1890	W. W. Dudley	Manager.
North British & Mercantile	London, Eng	Dec., 1866	S. P. Blagden	Manager.
Northern	London, Eng	Jan., 1876	H. S. Wheelock	Manager N. E. Dep't.
Norwich Union	Norwich, Eng	March, 1879	J. Montgomery Hare	Manager.
Palatine	Manchester, Eng	——— 1891	William Wood	Manager.
Phœnix	London, Eng	Aug., 1879	A. D. Irving	Manager.
Royal	Liverpool, Eng	July, 1851	Scull & Field	Managers N.E.Dep't.
Scottish Union & National	Edinburgh, Scotland.	Nov. 4, 1880	Martin Bennett	Manager.
Sun Insurance Office	London, Eng	Aug. 1, 1882	J. J. Guile	Manager.
Western	Toronto, Can	Oct. 14, 1874	A. M. Smith	C. C. Foster.
FIDELITY AND CASUALTY COMPANIES.				
American Surety	New York City	April 14, 1884	Wm. L. Trenholm	S. S. Colville, Treas.
Employers' Liability	London, Eng	Oct., 1880	George M. Endicott	Manager.
Fidelity & Casualty	New York City	March 20, 1876	George F. Seward	R. J. Hillas.

Guarantee Co. of North America....	Montreal, Can.......	—— 1881	Edward Rawlings....	Robert Kerr.
Hartford Steam Boiler.............	Hartford, Conn......	June, 1866	J. M. Allen..........	J. B. Pierce.
Lloyds Plate Glass................	New York City......	Aug., 1882	W. T. Woods........	C. E. W. Chambers.
London Guarantee & Accident......	London, Eng........	Nov. 1, 1892	O'Brian & Russell...	Managers N. E. Dep't.
Standard Life & Accident..........	Detroit, Mich........	May 29, 1884	D. M. Ferry..........	Stewart Marks.
Union Casualty & Surety...........	St. Louis, Mo........	Dec. 29, 1892	C. P. Ellerbe	John B. Woestmann.
LIFE INSURANCE COMPANIES.				
Ætna Life	Hartford, Conn......	—— 1820	Morgan G. Bulkeley..	Joel L. English.
Connecticut General...............	Hartford, Conn......	June, 1865	Thos. W. Russell....	F. V. Hudson.
Connecticut Mutual................	Hartford, Conn......	June 15, 1846	Jacob L. Greene.....	E. M. Bunce.
Equitable Life.....................	New York City......	July 26, 1859	Henry B. Hyde......	Wm. Alexander.
Manhattan Life	New York City......	—— 1850	Henry B. Stokes.....	Wm. C. Frazee.
Massachusetts Mutual..............	Springfield, Mass....	May 1, 1851	M. V. B. Edgerly....	John A. Hall.
Metropolitan Life..................	New York City......	June, 1866	John R. Hegeman...	George H. Gaston.
Mutual Benefit.....................	Newark, N. J.......	Jan. 31, 1845	Amzi Dodd..........	Edward L. Dobbins.
Mutual Life........................	New York City......	April, 1842	Richard A. McCurdy.	Wm. J. Easton.
National Life......................	Montpelier, Vt......	Nov. 13, 1848	Charles Dewey......	George W. Reed.
New England Mutual	Boston, Mass........	April 1, 1835	Benj. F. Stevens.....	S. F. Trull.
New York Life.....................	New York City......	—— 1841	John A. McCall......	Chas. C. Whitney.
Northwestern Life......	Milwaukee, Wis......	March, 1857	H. L. Palmer........	J. W. Skinner.
Penn Mutual.......................	Philadelphia, Pa.....	Feb. 24, 1847	Edward M. Needles..	Henry C. Brown.
Phœnix Mutual	Hartford, Conn......	May, 1851	Jonathan B. Bunce..	Chas. H. Lawrence.
Provident Savings........	New York City......	Feb. 25, 1875	Sheppard Homans...	Wm. E. Stevens.
State Mutual.......................	Worcester, Mass.....	March, 1844	A. G. Bullock	Henry M. Witter.
Travelers' (Life & Accident)........	Hartford, Conn......	June 17, 1863	James G. Batterson..	Rodney Dennis.
Union Mutual......................	Portland, Me........	July 17, 1848	Fred E. Richards....	J. Frank Lang.
United States Life..................	New York City......	Feb., 1850	George H. Burford ..	C. P. Fraleigh.
Washington Life...................	New York City......	Jan., 1860	W. A. Brewer, Jr....	William Haxtun.
FRATERNAL BENEFICIARY ASSOCIATIONS.				
American Legion of Honor..........	Boston, Mass........	March 11, 1879	John M. Gwinnell....	Adam Warnock.
Catholic Benevolent Legion..........	Brooklyn, N. Y......	Sept. 5, 1881	John C. McGuire....	John D. Carroll.
Christian Burden Bearers...........	Manchester, N. H....	June 16, 1885	Frank Burr..........	C. R. Crossett.

TABLE No. 38.—*Concluded.*

FRATERNAL BENEFICIARY ASSOCIATIONS.—*Continued.*	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Endicott Rock	Manchester, N. H.	Feb. 16, 1863	Edwin H. Carter	Charles W. Coffin.
Equitable Aid Union	Columbus, Pa	Mar. 22, 1889	Albert Morgan	John T. Irvin.
Golden Cross, United Order	Knoxville, Tenn.	July 4, 1876	Fessenden I. Day	W. R. Cooper.
Good Fellows, Royal Society	Boston, Mass	Feb. 23, 1882	W. R. Spooner	D. Wilson.
Knights of Honor	St. Louis, Mo.	June 20, 1884	Marsden Bellamy	B. F. Nelson.
Knights and Ladies of Honor	Indianapolis, Ind.	Sept. 6, 1887	L. B. Lockhard	C. W. Harvey.
Knights of Pythias	Chicago, Ill	Oct. 5, 1875	J. A. Hinsey	H. B. Stolte.
Locomotive Engineers	Cleveland, Ohio		A. B. Youngson	H. C. Hays.
Merrimack County Odd Fellows	Concord, N. H.		Horace A. Brown	John W. Bourlet.
New England Order of Protection	Boston, Mass.	Nov. 12, 1887	Henry W. Oakes	Granville Cash.
New Hampshire Odd Fellows	Manchester, N. H.		John A. Glidden	S. C. Gould.
Northern Mutual Relief	Boston, Mass	Sept. 19, 1883	George R. Kelso	Walter Wright.
Pilgrim Fathers, United Order	Lawrence, Mass	Mar. 15, 1879	John L. Bates,	James E. Shepard.
Provident Mutual Relief	Concord, N. H.	July 26, 1878	Benjamin F. Prescott	A. C. Hardy.
Royal Arcanum	Boston, Mass	Nov. 5, 1877	H. H. C. Miller	W. O. Robson.
Royal Templars of Temperance	Buffalo, N. Y.	June 26, 1880	L. R. Sanborn	E. B. Rew.
Scottish Clans	Boston, Mass	May 11, 1889	Walter Scott, Jr.	Peter Kerr.
Sons of Temperance, Nat'l Mutual	Washington, D. C	June 25, 1879	Benjamin R. Jewell	F. M. Bradley.
United American Mechanics	Philadelphia, Pa.	June 11, 1892	Albert E. Dodge	John Server.
United Friends	Poughkeepsie, N. Y.	Dec. 2, 1881	S. L. Malcolm	O. M. Shedd.
United Workmen, Ancient Order	Boston, Mass	Feb. 9, 1883	Albert G. Andrews	J. Edward Burtt.

TABLE 39.

Premiums received by Insurance Companies of other States and Countries doing business in New Hampshire during the year 1893, Tax thereon, and Date of Admission.

FIRE INSURANCE COMPANIES.	Date of admission to New Hampshire.	Amount insured.	Premiums received.	Tax of one per cent. thereon.
Ætna, Hartford	Dec. 30, 1889	$4,933,502.00	$56,405.23	$564.05
American, Boston	Nov. 9, 1891	284,530.00	3,185.01	31.85
American, Newark	Nov. 30, 1889	166,950.00	1,848.72	18.49
American Fire, New York	Feb. 15, 1890	341,111.00	5,872.66	58.73
British America, Toronto	Dec. 31, 1889	308,436.00	4,352.31	43.52
Caledonian, Edinburgh	Oct. 20, 1890	664,404.00	10,140.75	101.41
Commercial Union, London	Dec. 7, 1889	888,072.00	14,231.50	142.32
Connecticut, Hartford	Sept. 22, 1893	642,100.00	4,570.61	45.71
Continental, New York	Mar. 24, 1891	1,491,569.00	19,299.95	193.00
Dwelling-House, Boston	Dec. 7, 1889	311,690.00	2,644.24	26.44
Fire Association, Philadelphia	April 8, 1890	466,907.00	6,950.22	69.50
Fireman's Fund, San Francisco	Dec. 31, 1889	642,254.69	9,256.41	92.56
Fitchburg Mutual, Mass	May 23, 1889	1,510,972.00	21,607.49	216.07
Guardian, London	May 7, 1890	541,051.16	8,417.39	84.17
Hartford Fire, Conn	Mar. 12, 1890	1,215,643.00	13,286.86	132.87
Home, New York	Feb. 1, 1892	847,515.00	9,969.60	99.70
Imperial, London	Dec. 2, 1889	591,071.00	8,285.56	82.86
Insurance Company of North America, Pa.	Dec. 6, 1889	2,195,123.00	34,296.23	342.96
Lancashire, Manchester	Mar. 19, 1892	620,598.00	6,782.56	67.83
Liverpool & London & Globe, Liverpool	Dec. 20, 1889	1,047,627.00	15,037.38	150.37
London & Lancashire, Liverpool	Nov. 21, 1889	1,019,365.60	17,595.22	175.95

TABLE No. 39.—*Continued.*

FIRE INSURANCE COMPANIES.—*Continued.*	Date of admission to New Hampshire.	Amount insured.	Premiums received.	Tax of one per cent. thereon.
Manchester Fire, England	June 3, 1891	$1,485,555.55	$20,447.38	$204.47
Massachusetts Mutual, Boston	Feb. 6, 1890	1,013,035.00	9,837.74	98.38
Mercantile Fire & Marine, Boston	July 23, 1891	379,421.00	4,244.43	42.44
Merchants & Farmers', Worcester	Dec. 3, 1890	397,903.00	5,393.47	53.93
National Fire, Hartford	Dec. 31, 1889	1,324,167.00	15,499.54	155.00
Niagara Fire, New York	Nov. 7, 1891	834,209.00	12,487.73	124.88
North British & Mercantile, London	Jan. 18, 1890	851,763.00	12,001.62	120.02
Northern Assurance, London	Jan. 29, 1890	590,765.00	9,477.28	94.77
Norwich Union, England	Dec. 31, 1889	666,648.00	6,271.44	62.71
Orient, Hartford	Jan. 9, 1890	1,041,202.00	14,910.61	149.11
Palatine, Manchester	Feb. 10, 1893	165,210.81	2,311.42	23.11
Pennsylvania, Philadelphia	Aug. 1, 1890	867,399.14	14,250.94	142.51
Phenix, Brooklyn	Dec. 3, 1889	1,963,536.00	22,456.43	224.56
Phœnix, Hartford	Jan. 7, 1892	1,386,832.00	16,898.30	168.98
Phœnix Assurance, London	Dec. 5, 1889	573,896.67	8,758.74	87.59
Providence Mutual, R. I	Feb. 22, 1893	61,100.00	672.40	6.72
Providence Washington, R. I	Feb. 1, 1890	482,567.00	5,129.35	51.29
Queen Insurance Company of America, New York	Oct. 7, 1891	615,927.00	8,682.13	86.82
Royal, Liverpool	Aug. 1, 1890	2,405,119.85	36,812.53	368.13
Scottish Union & National, Edinburgh	Feb. 20, 1892	1,213,486.00	12,598.61	125.99
Springfield Fire & Marine, Mass	Dec. 11, 1889	939,648.00	14,636.33	146.36
Sun Insurance Office, London	Feb. 1, 1890	1,310,020.00	13,377.10	133.77
Traders & Mechanics', Lowell	Sept. 4, 1890	781,987.00	11,198.12	111.98
United States, New York	May 27, 1892	235,379.00	2,677.74	26.78
Western Assurance, Toronto	Nov. 2, 1891	340,362.00	4,947.32	49.47

FIDELITY AND CASUALTY COMPANIES.				
Ætna Life (Accident Department)	1891	281,200.00	1,830.13	18.30
American Employers' Liability	1891	158,249.00	896.39	8.96
American Surety Company	1886	402,250.00	2,484.74	24.85
Employers' Liability	1887	1,038,238.00	5,191.19	51.91
Fidelity & Casualty	1886	842,610.35	4,405.78	44.06
Guarantee Company of North America	1886	102,100.00	465.56	4.66
Hartford Steam Boiler	1886	1,452,600.00	14,816.23	148.16
Lloyds Plate Glass	1891	75,130.43	1,936.15	19.36
London Guarantee & Accident	1892	....	....	....
Standard Life & Accident	1890	1,297,050.00	5,282.48	52.82
Travelers' (Accident Department)	1868	2,976,400.00	22,599.21	225.99
Union Casualty & Surety	1893	328,192.00	2,187.06	21.87
LIFE INSURANCE COMPANIES.				
Ætna Life	1868	170,846.00	40,045.20	400.45
Connecticut General	1869	60,000.00	9,936.32	99.36
Connecticut Mutual	1868	96,500.00	30,689.82	306.90
Equitable Life	1868	314,916.00	38,845.69	388.46
Manhattan Life	1868	3,562.00	4.581.17	45.81
Massachusetts Mutual	1868	295,983.00	107,159.53	1,071.60
Metropolitan Life	1869	31,000.00	96,019.74	960.20
Mutual Benefit	1870	48,319.00	15,412.39	154.12
Mutual Life	1869	1,071,000.00	227,602.77	2,276.03
National Life	1868	363,000.00	43,857.44	438.57
New England Mutual	1868	9,000.00	1,287.68	12.88
New York Life	1869	493,000.00	47,279.08	472.79
Northwestern Life	1876	146,200.00	47,663.69	476.64
Penn Mutual	1880	42,000.00	26,823.58	268.24
Phœnix Mutual	1869	34,698.00	32,172.75	321.73
Provident Savings	1875	40,000.00	4,442.38	44.42
State Mutual,	1869	76,413.00	14,080.13	140.80
Travelers' (Life Department)	1868	39,800.00	7,284.42	72.84

TABLE No. 39.—*Concluded.*

LIFE INSURANCE COMPANIES.—*Continued.*	Date of admission to New Hampshire.	Amount insured.	Premiums received.	Tax of one per cent. thereon.
Union Mutual	1869	$329,880.21	$23,273.38	$232.73
United States Life	1870	87,500.00	2,331.21	23.31
Washington Life	1869	2,000.00	1,880.91	18.81
		$55,367,277.46	$1,444,777.80	$14,447.77

NEW HAMPSHIRE

TOWN MUTUAL

FIRE INSURANCE COMPANIES.

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF RESOURCES AND LIABILITIES, FOR THE YEAR ENDING DECEMBER 31, 1893.

[These companies charge no cash premium, but rely entirely upon assessments on deposit notes to pay losses and running expenses. The business of the Town Mutuals is generally confined to the limits of the town, and their risks are upon dwellings, farm buildings, and their contents principally.]

BARNSTEAD MUTUAL FIRE INSURANCE COMPANY.

RUFUS S. FOSS, *President*. CHARLES E. WALKER, *Secretary*.

ASSETS DEC. 31, 1893.

None.

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$116.28
assessments on premium notes	1,189.04
Gross cash income	$1,305.32

EXPENDITURES.

Paid for losses during the year	$1,205.00
collecting assessments	35.99
salaries and fees of officers and employés	30.00
making assessments	4.00
incidental expenses	39.10
filing annual statement	5.00
Gross cash expenditures	$1,319.09

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$120,003.00	$7,111.53
Risks written during the year	27,800.00	1,668.00
Total	$147,803.00	$8,779.53
Risks terminated during the year	19,500.00	1,079.00
Amount in force Dec. 31, 1893	$128,303.00	$7,700.53
Losses incurred during the year		5.00
Date of last assessment, Dec. 17, 1892. Amount collected		1,189.04
Largest sum insured in a single risk		1,500.00

Rates charged for insurance:

Premium note, six per cent. of amount insured.
Cash premium, three per cent. of premium note.
Policy fee, one dollar.

BEDFORD MUTUAL FIRE INSURANCE COMPANY.

HENRY L. PEASLEE, *President.* SILAS A. RIDDLE, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$39.25
Cash deposited in banks	135.71
Gross assets	$174.96

LIABILITIES.

Due officers for services and expenses	$10.00

INCOME.

Received from premiums and policy fees	$109.48
assessments on premium notes	1,097.70
interest from all sources	37.57
Gross cash income	$1,144.75

EXPENDITURES.

Paid for losses during the year	$2,000.00
collecting assessments	8.00
return premiums	5.03
for salaries and fees of officers and employés	10.00
incidental expenses	10.00
filing annual statement	5.00
Gross cash expenditures	$2,038.03

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$92,475.00	$10,817.00
Risks written during the year	31,500.00	3,724.00
Total	$123,975.00	$14,541.00
Risks terminated during the year	34,675.00	4,092.00
Amount in force Dec. 31, 1893	$89,300.00	$10,449.00
Losses incurred during the year		2,000.00
Assessments laid on premium notes		1,097.70
Date of last assessment, Aug. 14, 1893. Amount collected		1,097.70
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, ten to twelve per cent. of amount insured.

Cash premium, three per cent. of premium note.

Policy fee, twenty-five cents.

BOW MUTUAL FIRE INSURANCE COMPANY.

JOHN H. BURROUGHS, *President.* HARRISON COLBY, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$7.00
Cash deposited in banks	67.46
Amount due on collectible assessments	3.68
Gross assets	$78.14

LIABILITIES.

Due officers for services and expenses	$8.16

INCOME.

Received from premiums and policy fees	$28.72
assessments on premium notes	249.29
interest from all sources	2.62
Gross cash income	$280.63

EXPENDITURES.

Paid for losses during the year	$300.00
adjusting losses	2.00
collecting assessments	14.00
return premium	1.00
salaries and fees of officers and employés	38.25
making assessments	2.00
incidental expenses	1.00
filing annual statement	5.00
Gross cash expenditures	$363.25

GENERAL ITEMS.

	Amount.	Prem. Notes
Risks outstanding Dec. 31, 1892	$80,869.50	$4,042.88
Risks terminated during the year	6,925.00	346.25
Amount in force Dec. 31, 1893	$73,944.50	$3,696.63
Losses incurred during the year		300.00
Assessments laid on premium notes		252.97
Date of last assessment, Sept. 1, 1893. Amount collected		249.29
Largest sum insured in a single risk		1,500.00

Rates charged for insurance:

Premium note, five per cent. of amount insured.
Cash premium, two per cent. of premium note.
Policy fee, twenty-five cents.

CANDIA MUTUAL FIRE INSURANCE COMPANY.

FRANCIS D. ROWE, *President.* MOSES F. EMERSON, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$12.00
Cash deposited in banks	103.01
Interest due and accrued	4.12
Gross assets	$119.13

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$40.69

EXPENDITURES.

Paid for salaries and fees of officers and employés	$22.59
incidental expenses	1.10
filing annual statement	5.00
Gross cash expenditures	$28.69

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$87,445.00	$5,525.85
Risks written during the year	16,100.00	1,014.50
Total	$103,545.00	$6,540.35
Risks terminated during the year	10,785.00	585.85
Amount in force Dec. 31, 1893	$92,760.00	$5,954.50

Date of last assessment, Oct. 4, 1882. Amount collected	182.64
Largest sum insured in a single risk	2,000.00

Rates charged for insurance:

Premium note, six to eight per cent. of amount insured.
Cash premium, two per cent. of premium note.
Policy fee, fifty cents.

CANTERBURY MUTUAL FIRE INSURANCE COMPANY.

MYRON C. FOSTER, *President.* JOSEPH G. CLOUGH, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$16.58

LIABILITIES.

Due for borrowed money and interest	$66.55

INCOME.

Received from premiums and policy fees	$51.00
assessments on premium notes	290.18
cash loans to the company	50.00
notes surrendered	.50
all other sources	25.45
Gross cash income	$417.13

EXPENDITURES.

Paid for losses during the year	$361.75
collecting assessments	6.34
salaries and fees of officers and employés	12.50
making assessments	2.00
borrowed money and interest	12.26
incidental expenses	.70
filing annual statement	5.00
Gross cash expenditures	$400.55

GENERAL ITEMS.

	Amount.	Prem. Notes.
Risks outstanding Dec. 31, 1892	$137,761.00	$8,297.78
Risks written during the year	22,250.00	1,275.75
Total	$160,011.00	$9,573.53
Risks terminated during the year	23,138.00	1,525.47
Amount in force Dec. 31, 1893	$136,873.00	$8,048.06
Losses incurred during the year		361.75
Assessments laid on premium notes		290.42
Date of last assessment, May, 1893. Amount collected		290.18
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:
Premium note, five to six per cent. of amount insured.
Cash premium, two per cent. of premium note.
Policy fee, fifty cents.

FARMERS' MUTUAL FIRE INSURANCE COMPANY.
FRANKLIN.

HENRY A. WEYMOUTH, *President*. CHARLES N. EMERSON, *Secretary*.

ASSETS, DEC. 31, 1893.

Cash in company's office	$64.02
Unpaid assessments on premium notes	254.35
Cash in the hands of agents, reported	33.34
Gross assets	$351.71

LIABILITIES.

Losses reported, not adjusted (estimated)	$300.00

INCOME.

Received from premiums and policy fees	$46.89
assessments on premium notes	323.13
Gross cash income	$370.02

EXPENDITURES.

Paid for collecting assessments	$9.15
commissions	30.00
return premiums	3.20
making assessments	8.00
borrowed money and interest	249.96
incidental expenses	9.70
filing statement	5.00
Gross cash expenditures	$315.01

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$261,426.00	$5,228.52
Risks written during the year	13,745.00	274.90
Total	$275,171.00	$5,503.42
Risks terminated during the year	129,272.00	2,585.44
Amount in force Dec. 31, 1893	$145,899.00	$2,917.98
Assessments laid on premium notes		577.48
Date of last assessment, July 29, 1893. Amount collected		323.13
Largest sum insured in a single risk		1,600.00

Rates charged for insurance:

Premium note, two per cent. of amount insured.

Cash premium, one half of one per cent. of premium note.

Policy fee, fifty cents.

HOLLIS MUTUAL FIRE INSURANCE COMPANY.

EDWARD HARDY, *President.* CHARLES B. RICHARDSON, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$16.46
Cash deposited in banks	87.69
Interest due and accrued	3.20
Gross assets	$107.35

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$40.90

EXPENDITURES.

Paid for salaries and fees of officers and employés	$19.50
filing annual statement	5.00
Gross cash expenditures	$24.50

GENERAL ITEMS.

	Amount.	Prem. Notes.
Risks outstanding Dec. 31, 1892*	$216,004.00	$13,186.40
Risks written during the year	34,890.00	2,146.60
Total	$250,984.00	$15,333.00
Risks terminated during the year	38,394.00	2,446.20
Amount in force Dec. 31, 1893	$212,590.00	$12,886.80
Date of last assessment, July, 1892. Amount collected		2,630.54
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:
Premium note, six to ten per cent. of amount insured.
Cash premium, one per cent. of premium note.
Policy fee, fifty cents.

LOUDON MUTUAL FIRE INSURANCE COMPANY.

E. H. ROBINSON, *President*. LUCRATUS M. SANBORN, *Secretary*.

ASSETS, DEC. 31, 1893.

Cash deposited in banks	$155.54

LIABILITIES.

Due for borrowed money and interest	$23.63

INCOME.

Received from premiums and policy fees	$21.45

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*An error of $24,776 was made in the amount of property at risk, and $1,610.36 in the amount of premium notes, as returned to this department for last year.

EXPENDITURES.

Paid for return premiums	$0.24
salaries and fees of officers and employés	27.00
incidental expenses	6.60
filing annual statement	5.00
Gross cash expenditures	$38.84

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892*	$73,905.00	$3,606.80
Risks written during the year	15,450.00	757.05
Total	$89,355.00	$4,363.85
Risks terminated during the year	12,745.00	609.96
Amount in force Dec. 31, 1893	$76,610.00	$3,753.89

Date of last assessment, July 9, 1888. Amount collected	271.17
Largest sum insured in a single risk	2,000.00

Rates charged for insurance:

Premium note, five per cent. of amount insured.
Cash premium, two per cent. of premium note.
Policy fee, fifty cents.

LYNDEBOROUGH MUTUAL FIRE INSURANCE COMPANY.

NATHANIEL T. MCINTIRE, *President.* JOHN H. GOODRICH, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash deposited in banks	$142.28

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$21.60

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*An error of $1,725 was made in amount of risks written, and $92.52 in amount of premium notes, as returned to this department for last year.

EXPENDITURES.

Paid for salaries and fees of officers and employés	$7.75
incidental expenses	.12
filing annual statement	5.00
Gross cash expenditures	$12.87

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$119,820.00	$7,189.20
Risks written during the year	12,000.00	720.00
Total	$131,820.00	$7,909.20
Risks terminated during the year	7,525.00	451.50
Amount in force Dec. 31, 1893	$124,295.00	$7,457.70

Date of last assessment, Aug. 8, 1890. Amount collected	907.44
Largest sum insured in a single risk	2,000.00

Rates charged for insurance:
Premium note, six per cent. of amount insured.
Cash premium, three per cent. of premium note.
Policy fee, twenty-five cents.

MILFORD MUTUAL FIRE INSURANCE COMPANY.

B. F. HUTCHINSON, *President.* F. W. RICHARDSON, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash deposited in banks	$2,339.28

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$158.75
interest from all sources	76.23
Gross cash income	$234.98

EXPENDITURES.

Paid for incidental expenses	$1.85
filing annual statement	5.00
Gross cash expenditures	$6.85

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$162,680.00	$16,291.50
Risks written during the year	31,050.00	3,075.00
Total	$193,730.00	$19,366.50
Risks terminated during the year	27,300.00	2,715.00
Amount in force Dec. 31, 1893	$166,430.00	$16,651.50
Largest sum insured in a single risk		$2,000.00

Rates charged for insurance:
Premium note, ten per cent. of amount insured.
Cash premium, five per cent. of premium note.
Policy fee, seventy-five cents.

NORTHWOOD MUTUAL FIRE INSURANCE COMPANY.

MOSES G. JAMES, *President.* SAMUEL S. JAMES, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$21.99
Cash value of notes, bonds, or other securities	100.00
Cash in the hands of agents, reported	89.19
Gross assets	$211.18

LIABILITIES.

Losses reported, not adjusted (estimated)	$500.00

INCOME.

Received from premiums and policy fees	$105.53
assessments on premium notes	1,985.45
Gross cash income	$2,090.98

EXPENDITURES.

Paid for losses during the year	$1,735.00
salaries and fees of officers and employés	181.16
filing annual statement	5.00
Gross cash expenditures	$1,921.16

GENERAL ITEMS.

	Amount.	*Prem. Notes*
Risks outstanding Dec. 31, 1892	$315,138.00	$17,437.80
Risks written during the year	46,195.00	2,601.00
Total	$361,333.00	$20,038.80
Risks terminated during the year	41,610.00	2,357.40
Amount in force Dec. 31, 1893	$319,723.00	$17,681.40
Losses incurred during the year		1,160.21
Assessments laid on premium notes		650.21
Date of last assessment, May 20, 1893. Amount collected		650.21
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five per cent. of amount insured.
Cash premium, three per cent. of premium note.
Policy fee, fifty cents.

ORFORD MUTUAL FIRE INSURANCE COMPANY.

JOHN BICKFORD, *President.* BENJAMIN F. TRUSSELL, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$23.04

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$57.83

EXPENDITURES.

Paid for losses during the year	$20.00
salaries and fees of officers and employés	42.00
incidental expenses	.15
filing annual statement	5.00
Gross cash expenditures	$67.15

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$114,190.00	$6,627.50
Risks written during the year	26,205.00	1,460.25
Total	$140,375.00	$8,087.75
Risks terminated during the year	30,900.00	2,286.25
Amount in force Dec. 31, 1893	$109,495.00	$5,801.50
Losses incurred during the year		20.00
Date of last assessment, June 10, 1891. Amount collected		568.75
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five to six per cent. of amount insured.
Cash premium, three per cent. of premium note.
Policy fee, fifty cents.

PIERMONT MUTUAL FIRE INSURANCE COMPANY.

H. H. PALMER, *President.* AARON BARTON, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$53.24

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$66.57

EXPENDITURES.

Paid for salaries and fees of officers and emyloyés	$60.00
incidental expenses	.50
filing annual statement	5.00
Gross cash expenditures	$65.50

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$133,635.00	$8,977.02
Risks written during the year	19,680.00	1,666.08
Total	$153,315.00	$10,643.10
Risks terminated during the year	19,260.00	1,558.93
Amount in force Dec. 31, 1893	$134,055.00	$9,084.17
Date of last assessment, June 23, 1890. Amount collected		2,216.37
Largest sum insured in a single risk		2,500.00

Rates charged for insurance:

Premium note, five to twenty per cent. of amount insured.
Cash premium, three per cent. of premium note.
Policy fee, fifty cents.

SANBORNTON MUTUAL FIRE INSURANCE COMPANY.

JONATHAN M. TAYLOR, *President.* HERBERT J. L. BODWELL, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$35.94
Cash deposited in banks	1,019.00
Interest due and accrued	30.37
Gross assets	$1,085.31

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$251.73
interest from all sources	30.37
Gross cash income	$282.10

EXPENDITURES.

Paid for salaries and fees of officers and employés	$13.75
filing annual statement	5.00
Gross cash expenditures	$18.75

GENERAL ITEMS.

	Amount.	Prem. Notes.
Risks outstanding Dec. 31, 1892*	$155,720.00	$7,786.00
Risks written during the year	50,337.00	2,516.85
Total	$206,057.00	$10,302.85
Risks terminated during the year	65,185.00	3,259.25
Amount in force Dec. 31, 1893	$140,872.00	$7,043.60
Largest sum insured in a single risk		2,500.00

Rates charged for insurance:
Premium note, five per cent. of amount insured.
Cash premium, one half of one per cent. of premium note.
Policy fee, twenty-five cents.

STRAFFORD MUTUAL FIRE INSURANCE COMPANY.

GEORGE F. JOHNSON, *President.* MARK F. FOSS, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$ 6.15
Unpaid assessments on premium notes	20.14
Gross assets	$26.29

LIABILITIES.

Losses adjusted and unpaid	$18.00

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*An error of $2,350 was made in amount of risks written, and $117.50 in amount of premium notes, as returned to this department for last year.

INCOME.

Received from premiums and policy fees	$39.85
assessments on premium notes	322.06
Gross cash income	$361.91

EXPENDITURES.

Paid for losses during the year	$360.00
return premiums	1.12
salaries and fees of officers and employés	31.15
making assessments	4.00
filing annual statement	5.00
Gross cash expenditures	$401.27

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$134,675.00	$7,817.00
Risks written during the year	18,475.00	1,117.50
Total	$153,150.00	$8,934.50
Risks terminated during the year	21,000.00	1,329.75
Amount in force Dec. 31, 1893	$132,150.00	$7,604.75
Losses incurred during the year		300.00
Assessments laid on premium notes		345.17
Date of last assessment, Sept. 14, 1893. Amount collected		322.06
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five to ten per cent. of amount insured.

Cash premium, three per cent. of premium note.

Policy fee, fifty cents.

SUNAPEE MUTUAL FIRE INSURANCE COMPANY.

CHARLES A. KNOWLTON, *President.* ERASTUS R. BOYCE, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$567.87
Cash in the hands of agents, reported	245.50
Gross assets	$813.37

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$465.02

EXPENDITURES.

Paid for losses during the year	$10.00
salaries and fees of officers and employés	49.00
incidental expenses	1.00
filing annual statement	5.00
Gross cash expenditures	$65.00

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$146,580.00	$7,835.10
Risks written during the year	74,265.00	4,205.23
Total	$220,845.00	$12,040.33
Risks terminated during the year	70,795.00	4,083.36
Amount in force Dec. 31, 1893	$150,050.00	$7,956.97
Losses incurred during the year		10.00

Rates charged for insurance:

Premium note, one and one third to thirteen per cent. of amount insured.

Cash premium, one sixth to one and one third per cent. of premium note.

Policy fee, one dollar.

SUTTON MUTUAL FIRE INSURANCE COMPANY.

EDWIN B. LEAR, *President.* DANIEL C. POWERS, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$10.86

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$40.50

EXPENDITURES.

Paid for losses during the year	$7.00
return premiums	1.00
salaries and fees of officers and employés	35.75
incidental expenses	.29
filing annual statement	5.00
Gross cash expenditures	$49.04

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$97,685.00	$9,227.50
Risks written during the year	14,645.00	1,511.60
Total	$112,330.00	$10,739.10
Risks terminated during the year	16,900.00	1,570.50
Amount in force Dec. 31, 1893	$95,430.00	$9,168.60
Losses incurred during the year		7.00
Largest sum insured in a single risk		1,600.00

Rates charged for insurance:
Premium note, three to fifteen per cent. of amount insured.
Cash premium, one and one half per cent. of premium note.
Policy fee, fifty cents.

TILTON AND NORTHFIELD MUTUAL FIRE INSURANCE COMPANY.

W. SMITH HILL, *President.* GEORGE S. PHILBRICK, *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$75.00
Cash deposited in banks	562.89
Gross assets	$638.89

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$299.37
interest from all sources	12.96
Gross cash income	$312.33

EXPENDITURES.

Paid for salaries and fees of officers and employés	$11.75
incidental expenses	2.07
filing annual statement	5.00
Gross cash expenditures	$18.82

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$122,535.00	$6,126.75
Risks written during the year	57,525.00	2,876.25
Total	$180,060.00	$9,003.00
Risks terminated during the year	77,635.00	3,881.75
Amount in force Dec. 31, 1893	$102,425.00	$5,121.25
Date of last assessment, June, 1889. Amount collected		650.04
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five per cent of amount insured.
Cash premium, one half of one per cent. of premium note.
Policy fee, twenty-five cents.

WEARE MUTUAL FIRE INSURANCE COMPANY.

WILLIAM T. MORSE, *President.* W. S. B. HERBERT, *Secretary.*

ASSETS, DEC. 31, 1893.

Unpaid assessments on premium notes	$493.34
Cash in the hands of agents, reported	85.22
Gross assets	$578.56

LIABILITIES.

Losses adjusted and unpaid	$5.00
Due for borrowed money and interest	378.00
Due officers for services and expenses	46.94
Gross liabilities	$429.94

INCOME.

Received from premiums and policy fees	$145.57
assessments on premium notes	1,663.59
cash loans to the company	300.00
all other sources	5.87
Gross cash income	$2,115.03

EXPENDITURES.

Paid for losses during the year	$1,808.30
adjusting losses	7.96
collecting assessments	50.50
commissions	29.75
salaries and fees of officers and employés	116.00
making assessments	8.00
borrowed money and interest	10.59
incidental expenses	.50
filing annual statement	5.00
Gross cash expenditures	$2,036.60

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892*	$441,810.00	$31,941.45
Risks written during the year	102,860.00	7,277.55
Total	$544,670.00	$39,219.00
Risks terminated during the year	115,680.00	8,205.75
Amount in force Dec. 31, 1893	$428,990.00	$31,013.25
Losses incurred during the year		313.30
Assessments laid on premium notes		470.88

Date of last assessment, July 29, 1893.

Largest sum insured in a single risk	1,500.00

Rates charged for insurance:

Premium note, six to twenty per cent. of amount insured.

Cash premium, five per cent. of premium note.

Policy fee, fifty cents.

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*An error of $9,215 was made in the amount of risks in force, and of $9.45 in premiums received, as reported to this department for last year.

WESTMORELAND MUTUAL FIRE INSURANCE ASSOCIATION.

DANIEL W. PATTEN, *President.* WILLARD BILL, JR., *Secretary.*

ASSETS, DEC. 31, 1893.

Cash in company's office	$33.96
Cash deposited in banks	194.83
Interest due and accrued	7.72
Gross assets	$236.50

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$60.33

EXPENDITURES.

Paid for return premiums	$0.37
salaries and fees of officers and employés	20.00
incidental expenses	1.00
filing annual statement	5.00
Gross cash expenditures	$26.37

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$107,684.00	$12,375.35
Risks written during the year	26,155.00	2,865.50
Total	$133,839.00	$15,240.85
Risks terminated during the year	24,230.00	2,555.50
Amount in force Dec. 31, 1893	$109,609.00	$12,685.35
Date of last assessment, 1879. Amount collected		691.43
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, ten to twenty per cent. of amount insured.

Cash premium, one half of one per cent. of premium note.

Policy fee, fifty cents.

WILMOT MUTUAL FIRE INSURANCE COMPANY.

SYLVESTER BUNKER, *President*. FRED E. GOODHUE, *Secretary*.

ASSETS, DEC. 31, 1893.

Cash in company's office	$27.07
Cash in the hands of agents, reported	26.50
Gross assets	$53.57

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$33.62
assessment on premium notes	218.39
Gross cash income	$252.01

EXPENDITURES.

Paid for losses during the year	$200.00
salaries and fees of officers and employés	40.00
incidental expenses	4.51
filing annual statement	5.00
Gross cash expenditures	$249.51

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$37,375.00	$3,452.50
Risks written during the year	21,175.00	1,287.50
Total	$78,550.00	$4,740.00
Risks terminated during the year	18,475.00	1,118.50
Amount in force Dec. 31, 1893	$60,075.00	$3,621.50
Losses incurred during the year		200.00
Assessments laid on premium notes		218.39
Date of last assessment, July 28, 1893. Amount collected		218.39
Largest sum insured in a single risk		1,400.00

Rates charged for insurance:

Premium note, six to eight per cent. of amount insured.
Cash premium, three per cent. of premium note.
Policy fee, fifty cents.

NEW HAMPSHIRE

MUTUAL

FIRE INSURANCE COMPANIES.

Abstracts of Annual Reports, with Detailed Statements of Resources and Liabilities for the Year Ending December 31, 1893.

[These companies rely upon assessments, instead of cash premiums, for the payment of fire losses, and include the Grange Mutual Fire Insurance Company, organized in March, 1888, whose membership is wholly within the State Grange of the Patrons of Husbandry.]

GRANGE MUTUAL FIRE INSURANCE COMPANY.

Commenced business July 20, 1888.

CHARLES MCDANIEL, *President*. E. C. HUTCHINSON, *Secretary*.

ASSETS, DEC. 31, 1893.

Cash deposited in banks	$2,369.69
in the hands of agents, reported	41.00
Interest due and accrued	92.65
Gross assets	$2,503.34

LIABILITIES.

Due officers for services and expenses	$360.00

INCOME.

Received from premiums and policy fees	$5,163.10
interest from all sources	92.65
Gross cash income	$5,255.75

EXPENDITURES.

Paid for losses during the year	$5,504.99
adjusting losses	28.37
commissions	382.50
return premiums	102.33
salaries and fees of officers and employés	518.27
incidental expenses	161.28
filing annual statement	5.00
Gross cash expenditures	$6,702.74

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$2,164,104.50	$64,923.14
Risks written during the year	1,032,000.00	30,960.00
Total	$3,196,104.50	$95,883.14
Risks terminated during the year	679,650.00	20,389.50
Amount in force Dec. 31, 1893	$2,516,454.50	$75,493.64

Losses incurred during the year	$5,504.99
Largest sum insured in a single risk	2,500.00

Rates charged for insurance:

Premium note, three per cent. of amount insured.

Cash premium, one half of one per cent. of premium note.

Policy fee, fifty cents from the company and fifty cents from the assured.

MERRIMACK COUNTY MUTUAL FIRE INSURANCE COMPANY.

Commenced business March 31, 1877.

F. B. SAWYER, *President*. SHERMAN LITTLE, *Secretary*

ASSETS, DEC. 31, 1893.

Cash in company's office	$5.21
deposited in banks	393.17
Gross assets	$398.38

LIABILITIES.

None.

INCOME.

Received from premiums and policy fees	$480.31

EXPENDITURES.

Paid for losses during the year	$415.00
commissions	124.50
salaries and fees of officers and employés	145.00
incidental expenses	35.60
filing annual statement	5.00
Gross cash expenditures	$725.10

GENERAL ITEMS.

	Amount.	Prem. Notes.
Risks outstanding Dec. 31, 1892	$507,479.00	$28,259.55
Risks written during the year	170,525.00	9,947.87
Total	$678,004.00	$38,207.42
Risks terminated during the year	117,175.00	6,538.37
Amount in force Dec. 31, 1893	$560,829.00	$31,669.05
Losses incurred during the year		415.00
Date of last assessment, Oct. 1, 1892. Amount collected		1,398.44
Largest sum insured in a single risk		2,000.00

Rates charged for insurance:

Premium note, five to seven per cent. of amount insured.

Cash premium, four per cent. of premium note.

Policy fee, fifty cents.

ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Commenced business June 27, 1833.

JOHN S. HOBBS, *President*. HENRY A. SHUTE, *Secretary*.

ASSETS, DEC. 31, 1893.

Cash in company's office	$152.15
Cash deposited in banks	4,692.69
Unpaid assessments on premium notes	6,582.80
Cash in the hands of agents, reported	956.59
Gross assets	$12,384.23

LIABILITIES.

Losses resisted	$200.00
Due for borrowed money and interest	12,803.25
Gross liabilities	$13,003.25

INCOME.

Received from premiums and policy fees	$609.75
assessments on premium notes	13,609.33

Received from interest from all sources	$17.15
cash loans to the company	15,810.00
all other sources	441.37
Gross cash income	$30,487.60

EXPENDITURES.

Paid for losses during the year	$9,434.92
adjusting losses	298.44
collecting assessments	131.23
commissions	151.50
return premium	7.75
salaries and fees of officers and employés	500.00
making assessments	75.00
borrowed money and interest	14,692.82
incidental expenses	346.10
filing annual statement	5.00
Gross cash expenditures	$25,642.76

GENERAL ITEMS.

	Amount.	*Prem. Notes.*
Risks outstanding Dec. 31, 1892	$4,174,232.00	$241,832.81
Risks written during the year	664,359.00	38,458.49
Total	$4,838,591.00	$280,291.30
Risks terminated during the year	576,031.00	32,825.12
Amount in force Dec. 31, 1893	$4,262,560.00	$247,466.18
Losses incurred during the year		6,587.97
Assessments laid on premium notes		13,609.33
Date of last assessment, Sept. 4, 1893. Amount collected		13,609.33
Largest sum insured in a single risk		2,500.00

Rates charged for insurance:

Premium note, five to six per cent. of amount insured.
Cash premium, three per cent. of premium note.
Policy fee, fifty cents.

NEW HAMPSHIRE

CASH MUTUAL

FIRE INSURANCE COMPANIES.

Compiled from the Annual Reports, with Statements of Assets and Liabilities, for the Year ending December 31, 1893.

CHESHIRE COUNTY MUTUAL FIRE INSURANCE COMPANY.

Incorporated 1825. Commenced business 1825.

JOHN HENRY ELLIOT, *President.* WILLIAM H. ELLIOT, *Secretary.*

Principal office, Keene.

I. ASSETS.

Loans on mortgages of real estate (first liens)		$8,400.00
Value of lands mortgaged	$17,400.00	
Value of buildings thereon	1,200.00	
Insurance held as collateral	1,200.00	

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Capital Fire Insurance Co	$1,000.00	$1,000.00
BONDS.		
New Hampshire Trust Co., deb	$5,000.00	$4,000.00
E. H. Rollins & Son, deb	5,000.00	5,000.00
Denver Consolidated Electric R. R	5,000.00	5,000.00
Total values	$16.000.00	$15,000.00

Market value of stocks and bonds	$15,000.00
Cash deposited in banks	3,844.90
Interest due and accrued	1,609.80
Premiums in course of collection	15,731.63
Gross available assets	$44,586.33

Assessable contingent premiums on outstanding risks, $42,084.25.

II. LIABILITIES.

Losses adjusted, due and to become due	$5,636.82	
reported, but not adjusted	600.00	
resisted, including interest and expenses	550.00	
Gross amount of unpaid losses		$6,786.82
Unearned premiums taken at fifty per cent. of gross premiums		34,737.55
Due to other companies for re-insurance		33.60

Commissions on premiums in course of collection	$4,214.42
Rents, taxes, salaries, and incidental expenses	1,000.00
Liabilities	$46,772.39
Balance against the company	2,186.06
	$44,586.33

III. INCOME.

Cash received for gross premiums	$67,113.02	
Deduct reinsurance and return premiums	9,625.38	
Net cash premiums received during the year		$57,487.64
Interest and dividends from all sources		563.33
Gross cash income		$58,050.97

Contingent premiums received during the year, $25,739.21.

IV. EXPENDITURES.

Gross amount paid for losses	$41,249.94	
Deduct amount received for re-insurance	.75	
Net amount paid for losses during the year		$41,249.19
Commissions on premiums		15,322.32
Salaries and fees of officers and employés		1,275.00
Profits or surplus on terminated policies		1,930.73
Rents		175.00
Office and incidental expenses		846.32
Gross cash expenditures		$60,798.56

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1893	$4,205,604.00	$51,249.25	$39,260.65
Risks written during the year	4,461,065.00	67,113.02	25,739.21
Total	$8,666,669.00	$118,362.27	$64,999.86
Risks terminated during the year	3,513,302.00	48,129.84	22,915.61
In force at the end of the year	$5,153,367.00	$70,242.43	$42,084.25
Deduct amount re-insured	70,883.00	767.33	....
Amount in force Dec. 31, 1893	$5,082,484.00	$69,475.10	$42,084.25
Losses incurred during the year			$41,590.97

Percentage of cash premium returned during the year as profit or surplus:

Ten, twenty, thirty, and forty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$1,149,490.63
Cash premiums received	17,859.46
Contingent premiums therewith	17,859.46
Losses paid during the year	12,849.81
Losses incurred during the year	12,686.74

CONCORD MUTUAL FIRE INSURANCE COMPANY.

Organized August 29, 1885. Commenced business October 17, 1885.

SAMUEL C. EASTMAN, *President*. LOUIS C. MERRILL, *Secretary*.

Principal office, Concord.

I. ASSETS.

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Pullman Palace Car Co	$2,000.00	$3,240.00
Northern R. R. Co	1,000.00	1,450.00
Pemigewasset Valley R. R. Co	1,200.00	1,500.00
Amoskeag Manufacturing Co	2,000.00	3,440.00
Quincy Bridge	1,000.00	1,620.00
Boston & Maine R. R	1,600.00	2,144.00
Manchester Mills	1,000.00	1,125.00
Standard Oil Trust	1,000.00	1,550.00
Eagle & Phenix Hotel Company	1,000.00	1,000.00
Concord Gas Light Co	600.00	900.00
Boscawen Mills	1,000.00	1,000.00
Abbot-Downing Co	1,000.00	950.00
BONDS.		
St. Louis & San Francisco R. R	1,000.00	550.00
Total values	$15,400.00	$20,469.00

Market value of stocks and bonds	$20,469.00
Cash in company's office	166.34
Cash deposited in banks	10,358.03
Interest due and accrued	270.00
Premiums in course of collection	1,826.74
Corporation loans	1,250.00
Gross available assets	$34,340.11

Assessable contingent premiums on outstanding risks, $50,302.06.

II. LIABILITIES.

Net amount of unpaid losses	$1,000.00
Unearned premiums taken at fifty per cent. of gross premium	12,601.47
Profits or surplus due on terminated policies	765.53
Commissions on premiums in course of collection	295.88
Liabilities, except surplus	$14,662.88
Surplus	19,677.23
Gross liabilities, including surplus	$34,340.11

III. INCOME.

Cash received for gross premiums	$19,994.14	
Deduct re-insurance and return premiums	1,420.11	
Net cash premiums received during the year		$18,574.03
Interest and dividends from all sources		1,410.51
Gross cash income		$19,984.54

Contingent premiums received during the year, $36,943.14.

IV. EXPENDITURES.

Gross amount paid for losses during the year	$11,853.14
Commissions on premiums	2,778.09
Salaries and fees of officers and employés	1,200.00
Profits or surplus on terminated policies	2,099.49
Office and incidental expenses	248.99
Gross cash expenditures	$18,179.71

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1893	$1,645,584.32	$21,662.28	$43,241.52
Risks written during the year	1,402,843.87	19,994.14	39,783.36
Total	$3,048,428.19	$41,656.42	$83,024.88
Risks terminated during the year	1,147,099.99	16,453.47	32,722.82
Amount in force Dec. 31, 1893	$1,901,328.20	$25,202.95	$50,302.06
Cash received of other companies for insurance			2,500.70
Losses incurred during the year			10,305.14

Percentage of cash premium returned during the year as profit or surplus:

Fifteen, twenty, and twenty-five per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$998,550.87
Cash premiums received	15,291.63
Contingent premiums therewith	30,391.74
Losses paid during the year	9,812.84
Losses incurred during the year	8,912.84

MANUFACTURERS AND MERCHANTS MUTUAL FIRE INSURANCE COMPANY.

Organized December 29, 1885. Commenced business January 4, 1886.

EDWARD G. LEACH, *President*. LYMAN JACKMAN, *Secretary*.

Principal office, Concord.

I. ASSETS.

Loans on mortgages of real estate (first liens)		$18,436.75
Value of lands mortgaged	$14,700.00	
Value of buildings thereon	32,755.00	
Insurance held as collateral	13,400.00	

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Fire Underwriters' Association	$100.00	$100.00
Capital Fire Insurance Co	2,000.00	2,000.00
Chicago, Burlington & Quincy R. R	1,000.00	740.00
The Fiberwood Co	1,000.00	500.00
West Side Construction Co	500.00	500.00
BONDS.		
New Hampshire Trust Co	5,000.00	4,000.00
Nebraska Loan & Trust Co	3,000.00	3,000.00
Davidson Investment Co	4,000.00	1,000.00
Iowa Loan & Trust Co	3,000.00	3,000.00
Rochester Loan & Trust Co	2,000.00	2,000.00
Xenia Water Co	2,000.00	2,000.00
New York & New England R. R	2,000.00	2,020.00
Denver Consolidated Electric Co	3,000.00	3,000.00
Chicago, Burlington & Quincy R. R	200.00	202.00
Metropolitan West Side El. R. R	5,000.00	5,000.00
Total values	$34,800.00	$29,062.00

Market value of stocks and bonds	$29,062.00

COLLATERAL SECURITIES FOR LOANS.

	Market Value.	*Amount Loaned.*
Capital Fire Insurance Co.	$6,100.00	$6,100.00
Fire Underwriters' Association	200.00	200.00
Total market value and cash loaned thereon	$6,300.00	$6,300.00

Loans on collateral securities	$6,300.00
Cash in company's office	606.50
Cash deposited in banks	11,074.91
Interest due and accrued	2,013.94
Premiums in course of collection	16,448.46
Loans on personal securities	2,000.00
Gross available assets	$85,942.56

Assessable contingent premiums on outstanding risks, $119,063.32.

II. LIABILITIES.

Losses adjusted, due and to become due	$4,458.86	
reported, but not adjusted	5,695.84	
Gross amount of unpaid losses		$10,154.70
Unearned premiums taken at fifty per cent. of gross premiums		51,881.82
Return premiums due on cancelled policies		462.51
Profit or surplus due on terminated policies		588.46
Commissions on premiums in course of collection		978.32
Rents, taxes, salaries, and incidental expenses		350.00
Liabilities, except surplus		$64,415.81
Surplus		21,526.75
Gross liabilities, including surplus		$85,942.56

III. INCOME.

Cash received for gross premiums	$101,393.61	
Deduct re-insurance and return premiums	9,063.55	
Net cash premiums received during the year		$92,330.06
Interest received on mortgages		1,057.21
Interest and dividends from all other sources		1,586.46
Income from all other sources		1,074.31
Gross cash income		$96,048.04

Contingent premiums received during the year, $87,898.34.

IV. EXPENDITURES.

Gross amount paid for losses	$54,979.56	
Deduct amount received for re-insurance	718.53	
Net amount paid for losses during the year		$54,261.03
Commissions on premiums		21,560.72
Salaries and fees of officers and employés		3,126.65
Profit or surplus on terminated policies		7,969.15
Rents		204.00
Office and incidental expenses		2,428.72
Gross cash expenditures		$89,550.27

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1893	$5,407,087.00	$77,471.39	$107,991.64
Risks written during the year	7,238,479.00	101,393.61	87,898.34
Total	$12,645,566.00	$178,865.00	$195,889.98
Risks terminated during the year	4,165,084.00	72,888.97	74,772.20
In force Dec. 31, 1893	$8,480,482.00	$105,976.03	$121,117.78
Deduct amount re-insured	137,390.00	2,212.39	2,054.46
Amount in force Dec. 31, 1893	$8,343,092.00	$103,763.64	$119,063.32
Cash received of other companies for insurance			24,488.43
Losses incurred during the year			56,966.34

Percentage of cash premium returned during the year as profit or surplus:

Twenty, forty, and fifty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$3,728,877.00
Cash premiums received	55,673.64
Contingent premiums therewith	111,347.28
Losses paid during the year	24,091.16
Losses incurred during the year	23,118.36

NEW HAMPSHIRE
STOCK
FIRE INSURANCE COMPANIES.

Abstracts of Annual Reports, with Detailed Statements
of Assets and Liabilities, for the Year ending
December 31, 1893.

CAPITAL FIRE INSURANCE COMPANY.

Incorporated March 10, 1886. Commenced business March 19, 1886.

LYMAN JACKMAN, *President*. CHAS. L. JACKMAN, *Secretary*.

Principal office, Concord.

CASH CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$65,000.00
Loans on mortgages of real estate (first liens)	75,798.00
Interest due and accrued thereon	1,212.84

Value of lands mortgaged	$82,491.00
Value of buildings thereon	134,590.00
Insurance held as collateral	66,300.00

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
C. & M. R. R., Class 4	$5,000.00	$10,500.00
Amory Manufacturing Co., Manchester	2,500.00	3,000.00
Page Belting Co., preferred, Concord	2,500.00	2,500.00
Prescott Piano Co., preferred, Concord	2,500.00	2,500.00
Amoskeag Manufacturing Co., Manchester	1,000.00	1,800.00
Nashua Manufacturing Co., Nashua	1,000.00	1,000.00
Atchison, Topeka & Santa Fé R. R.	1,500.00	157.50
West Side Construction Co., Chicago	200.00	200.00
BONDS.		
City of Portsmouth	40,000.00	41,200.00
City of Dover	26,000.00	26,780.00
City of Concord	25,000.00	25,750.00
Concord & Montreal R. R.	10,000.00	10,000.00
New Hampshire Trust Co., Manchester	6,500.00	5,200.00
Iowa Loan & Trust Co., Des Moines, Iowa	5,000.00	5,000.00
Muscatine Mortgage & Trust Co., Iowa	5,000.00	5,000.00
Streeter, Ill., Aqueduct Co	5,000.00	5,050.00
City Water Co., Merrill, Wis	5,000.00	5,000.00
Clinton, Iowa, Water-Works	5,000.00	5,000.00
City Water Co., Sheboygan, Wis	5,000.00	5,000.00
Windsor Land & Investment Co., Denver, Col.	5,000.00	5,000.00
Spokane & Palouse R. R. Co., Spokane, W. T.	5,000.00	5,000.00
City Water Co., Chattanooga, Tenn	5,000.00	5,000.00

Central Loan & Deb. Co., Kansas City, Mo.	$4,000.00	$4,000.00
Winfield Water Co., Winfield, Kan.	3,000.00	2,250.00
Xenia Water Co., Xenia, O.	3,000.00	3,000.00
Johnson Loan & Trust Co., Arkansas City, Kan.	2,500.00	2,250.00
Grand Forks, Dak., Gas & Electric Co.	2,500.00	2,500.00
Davidson Investment Co., Wichita, Kan.	2,000.00	500.00
Wichita, Kan., Water Co.	2,000.00	2,000.00
Metropolitan West End R. R. Co., Chicago, Ill.	2,000.00	2,040.00
Nebraska Loan & Trust Co., Hastings, Neb.	1,000.00	1,000.00
City of Kingman, Kan., Water Co.	1,000.00	1,000.00
Total values	$191,700.00	$194,177.50

Market value of stocks and bonds	$194,177.50

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Amoskeag Manufacturing Co. stock	$1,800.00	$1,500.00
Concord Manufacturing Co. stock	5,000.00	2,000.00
Total market value and amount loaned	$6,800.00	$3,500.00

Loans on collateral securities	$3,500.00
Cash in company's office	3,149.58
Cash deposited in bank	25,619.66
Interest due and accrued	1,335.83
Gross premiums in course of collection	42,859.51
Due for re-insurance	43,561.26
Gross assets	$456,214.18

LIABILITIES.

Net amount of unpaid losses		$32,341.22
Unearned premiums at fifty per cent. of gross premiums		144,004.80
Due and accrued for salaries, rent, and incidental expenses		150.00
Commissions and brokerage		8,007.72
Return premiums		3,177.92
Re-insurance		327.39
Due for borrowed money		29,000.00
All other liabilities		25,095.11
Gross liabilities, except capital and surplus		$242,104.16
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	14,110.02	
Surplus as regards policy-holders		214,110.02
Total liabilities, including capital and surplus		$456,214.18

INCOME.

Cash received for gross premiums	$343,014.02	
Deduct reinsurance, rebate, and return premiums	72,048.35	
Net cash received for premiums—all fire		$270,965.67
Received for interest on mortgages		4,721.33
Interest and dividends from all other sources		9,055.11
Income from all other sources		22,100.83
Gross cash income		$306,842.94

EXPENDITURES.

Gross amount paid for losses	$190,521.05	
Deduct salvage and re-insurance	5,498.22	
Net amount paid for losses—all fire		$185,022.83
Dividends paid stockholders		12,000.00
Commissions and brokerage		69,221.60
Salaries and fees of officers and employés		4,641.22
State and local taxes		6,009.35
All other payments and expenditures		30,671.37
Gross cash expenditures		$307,566.37

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$9,724,750.00	$131,188.88
Written or renewed during the year	27,058,344.00	367,442.60
Total	$36,783,094.00	$498,631.48
Deduct risks expired or terminated	15,816,112.00	207,820.24
In force at the end of the year	$20,966,982.00	$290,811.24
Deduct amount re-insured	208,784.00	2,801.64
Net amount in force Dec. 31, 1893	$20,758,198.00	$288,009.60

MISCELLANEOUS.

Premiums received from organization to date	$869,027.00
Losses paid from organization to date	278,838.00
Fire losses incurred during the year	197,012.00
Cash dividends declared since commencing business	43,614.00
Company's stock owned by the directors, at par value	59,800.00
Dividends declared during the year 1893	12,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$4,247,282.00
Premiums received	39,551.15
Losses paid	26,197.64
Losses incurred	22,199.74

FIRE UNDERWRITERS' ASSOCIATION.

Incorporated December 22, 1886. Commenced business January 1, 1887.

LYMAN JACKMAN, *President.* THOMAS M. LANG, *Secretary.*

Principal office, Concord.

CASH CAPITAL, $10,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$1,100.00
Loans on mortgages of real estate (first liens)		4,650.00
Interest due and accrued thereon		102.25
Value of lands mortgaged	$11,800.00	
Value of buildings thereon	6,000.00	
Insurance held as collateral	3,200.00	

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Concord & Montreal R. R.	$2,500.00	$4,250.00
Chicago, Burlington & Quincy R. R.	1,000.00	740.00
Chicago, Rock Island & Pacific R. R.	1,000.00	650.00
Atchison, Topeka & Santa Fé R. R.	1,000.00	110.00
Capital Fire Insurance Company	2,200.00	2,200.00
Page Belting Co	500.00	500.00
Iowa Loan & Trust Co	1,000.00	1,250.00
Denver Consolidated Electric Co	1,000.00	1,000.00
West Side Construction Co., Chicago	400.00	400.00
BONDS.		
Atchison, Topeka & Santa Fé R. R.	563.96	394.80
Huron, S. D., educational	1,000.00	1,000.00
Atchison, Topeka & Santa Fé R. R.	560.00	173.60
Ellensburg, Wash	1,000.00	1,000.00
Xenia Water Co	1,000.00	1,000.00
Union Trust Co., Sioux City	2,000.00	2,000.00

National Cordage Co	$800.00	$800.00
Central Loan & Land Co	3,000.00	3,000.00
New Hampshire Trust Co	6,500.00	5,200.00
Muscatine Mortgage & Trust Co	1,000.00	1,000.00
Northwestern Guaranty Loan Co	200.00	100.00
Davidson Investment Co	5,000.00	1,250.00
Metropolitan West Side El. R. R., Chicago	4,000.00	4,000.00
Total values	$37,223.96	$32,018.40

Market value of stocks and bonds	$32,018.40
Cash in the company's office	207.11
Cash deposited in bank	3,290.02
Interest due and accrued	382.20
Gross premiums in course of collection	12,493.08
Loans on personal securities	1,000.00
Gross assets	$55,243.06

LIABILITIES.

Net amount of unpaid losses		$7,412.79
Unearned premiums at fifty per cent. of gross premiums		32,671.06
Due and accrued for salaries, rent, and incidental expenses		259.99
Commissions and brokerage		618.75
Return premiums		488.56
Re-insurance		328.44
Gross liabilities, except capital and surplus		$41,779.59
Paid-up capital	$10,000.00	
Surplus beyond all liabilities	3,463.47	
Surplus as regards policy-holders		13,463.47
Total liabilities, including capital and surplus		$55,243.06

INCOME.

Cash received for gross premiums	$62,605.81	
Deduct re-insurance, rebate, and return premiums	9,949.17	
Net cash received for premiums—all fire		$52,656.64
Received for interest on mortgages		251.32
Interest and dividends from all sources		1,436.23
Income from all other sources		77.61
Gross cash income		$54,421.80

EXPENDITURES.

Gross amount paid for losses	$34,358.97	
Deduct salvage and re-insurance	2,120.93	
Net amount paid for losses—all fire		$32,238.04

Dividends paid stockholders	$300.00
Commissions and brokerage	17,028.77
Salaries and fees of officers and employés	1,953.19
State and local taxes	100.00
All other payments and expenditures	1,602.90
Gross cash expenditures	$53,222.90

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$3,524,316.00	$47,197.15
Written or renewed during the year	5,061,787.00	69,951.94
Total	$8,586,103.00	$117,149.09
Deduct risks expired or terminated	$3,400,559.00	47,098.68
In force Dec. 31, 1893	$5,185,544.00	$70,050.41
Deduct amount re-insured	314,495.00	4,708.29
Net amount in force Dec. 31, 1893	$4,871,049.00	$65,342.12

MISCELLANEOUS.

Premiums received from organization to date	$300,854.00
Losses paid from organization to date	143,457.68
Fire losses incurred during the year	36,705.56
Cash dividends declared since commencing business	3,500.00
Company's stock owned by the directors, at par value	9,100.00
Dividends declared during the year 1893	300.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,148,973.00
Premiums received	16,530.54
Losses paid	7,245.94
Losses incurred	6,501.12

GRANITE STATE FIRE INSURANCE COMPANY.

Incorporated July 17, 1885. Commenced business November 12, 1885.

FRANK JONES, *President.* ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, $200,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$8,400.00
Loans on mortgages of real estate (first liens)		62,730.00
Interest due and accrued thereon		863.60
Value of lands mortgaged	$85,000.00	
Value of buildings thereon	66,500.00	
Insurance held as collateral	57,425.00	

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
Dover Gas-Light Co	$3,325.00	$3,591.00
Worcester, Nashua & Rochester R. R	100.00	120.00
International Loan & Trust Co., Kansas City	5,000.00	5,000.00
Wolfeborough Loan & Banking Co	5,000.00	5,000.00
Boston & Maine R. R. preferred	7,700.00	11,165.00
Boston & Maine R. R	12,300.00	16,605.00
BONDS.		
Town of Harrisville, N. H	15,000.00	15,600.00
City of Manchester, N. H	100,000.00	106,000.00
Fort Plain, N. Y., Water Co	10,000.00	10,000.00
New Hampshire Trust Co	10,000.00	8,000.00
Xenia, Ohio, Water Co	6,000.00	6,000.00
St. Cloud Gas & Electric Co., Minn	10,000.00	10,500.00
Nashua Card & Glazed Paper Co., Nashua, N. H.	5,000.00	5,000.00
National Loan & Trust Co., Kansas City	2,500.00	2,500.00
National Loan & Trust Co., Kansas City	1,500.00	1,500.00
School Dist. No. 1, County of Garfield, Col	1,000.00	1,100.00
Front St. Cable Railway Co., Seattle, Wash	12,000.00	12,600.00
Ogden City, Utah	5,000.00	5,500.00
Salt Lake City, Utah	15,000.00	15,300.00
Palouse City, Wash	4,800.00	5,520.00
Eastman Freight Car Heater Co	39,000.00	39,000.00
Chippewa Falls Water-Works Co	6,000.00	6,000.00
Portsmouth Machine Co	10,000.00	10,000.00
Total values	$286,225.00	$301,601.00

Market value of stocks and bonds $301,601.00

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Indian Head Nat. Bank	$5,400.00	$4,000.00
Front St. Cable Railway Co	24,150.00	20,000.00
Eastman Freight Car Heater Co	12,000.00	10,000.00
County of Columbia, Wash	3,600.00	40,000.00
Chippewa Falls Water-Works Co	4,500.00	
Portsmouth, Great Falls & Conway R. R	2,200.00	
Eastman Freight Car Heater Co	23,000.00	
Emporia Electric & Gas Light Co	11,000.00	
Hurley Water Co	2,000.00	
Total market value and amount loaned	$87,850.00	$74,000.00

Loans on collateral securities	$74,000.00
Cash in company's office	5,385.27
Cash deposited in bank	12,836.14
Interest due and accrued	1,903.35
Gross premiums in course of collection	109,458.87
Gross assets	$577,178.23

LIABILITIES.

Net amount of unpaid losses		$41,068.00
Unearned premiums at fifty per cent. of gross premiums		268,252.57
Commissions and brokerage		9,616.34
Return premiums		1,759.76
Re-insurance		3,607.80
Gross liabilities, except capital and surplus		$324,304.47
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	52,873.76	
Surplus as regards policy-holders		252,873.76
Total liabilities, including capital and surplus		$577,178.23

INCOME.

Cash received for gross premiums	$810,531.40	
Deduct re-insurance, rebate, and return premiums	249,488.67	
Net cash received for premiums—all fire		$561,042.73
Received for interest on mortgages		4,358.17
Interest and dividends from all other sources		15,994.83
Gross cash income		$581,395.73

EXPENDITURES.

Gross amount paid for losses	$475,312.94	
Deduct salvage and re-insurance	94,416.12	
Net amount paid for losses—all fire		$380,896.82
Dividends paid stockholders		12,000.00
Commissions and brokerage		119,127.51
Salaries and fees of officers and employés		10,980.00
State and local taxes		10,474.28
All other payments and expenditures		36,204.67
Gross cash expenditures		$569,683.28

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$59,951,597.00	$705,947.74
Written or renewed during the year	69,012,536.00	819,591.39
Total	$128,964,133.00	$1,525,539.13
Deduct risks expired or terminated	68,160,265.00	780,736.82
In force at the end of the year	$60,803,868.00	$744,802.31
Deduct amount re-insured	12,585,443.00	208,297.16
Net amount in force Dec. 31, 1893	$48,218,425.00	$536,505.15

MISCELLANEOUS.

Premiums received from organization to date	$3,915,332.45
Losses paid from organization to date	1,707,910.66
Fire losses incurred during the year	382,820.69
Cash dividends declared since commencing the business	48,000.00
Company's stock owned by the directors, at par value	120,600.00
Dividends declared during the year 1893	12,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$23,104,024.00
Premiums received	207,254.30
Losses paid	58,744.35
Losses incurred	62,560.69

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated July 7, 1869. Commenced business April, 1870.

James A. Weston, *President*. John C. French, *Secretary*.

Principal office, Manchester.

Cash Capital, $800,000.00.

ASSETS.

Cash value of real estate, less incumbrance thereon..........	$66,100.00
Loans on mortgages of real estate (first liens)................	621,723.52
Interest due and accrued thereon...........................	13,678.86

Schedule of Stocks and Bonds.

STOCKS.	*Par Value.*	*Market Value.*
Suncook Valley R. R..................	$4,000.00	$5,000.00
N. Y. Central & Hudson River R. R............	10,000.00	10,000.00
Norwich & Worcester R. R.......................	3,100.00	5,550.00
Pemigewasset Valley R. R.......................	26,000.00	32,500.00
Boston & Albany R. R...........................	7,500.00	15,000.00
Boston & Maine R. R............................	7,500.00	10,000.00
Chicago, Burlington & Quincy R. R............	47,400.00	36,972.00
Illinois Central R. R.............................	30,000.00	27,900.00
Chicago, Rock Island & Pacific R. R............	10,000.00	6,800.00
Lake Shore & Michigan Southern R. R.........	20,000.00	25,200.00
Chicago & Northwestern R. R..................	25,000.00	25,750.00
Merchants' National Bank, Manchester, N. H.	10,000.00	13,000.00
Merchants' National Bank, Kansas City, Mo..	5,000.00	4,000.00
Pemigewasset National Bank, Plymouth, N. H.	6,000.00	7,800.00
First National Bank, Peterborough, N. H......	5,000.00	7,000.00
Lancaster Trust Co., Lancaster, N. H..........	2,500.00	2,500.00
Amoskeag Mfg. Co., Manchester, N. H........	10,000.00	18,000.00
Manchester Mills, Manchester, N. H...........	20,000.00	23,000.00
Stark Mills, Manchester, N. H..................	10,000.00	12,000.00
Quincy R. R. Bridge Co.........................	8,000.00	14,240.00
Pullman Palace Car Co..........................	10,000.00	17,100.00
BONDS.		
U. S. Government...............................	100,000.00	112,000.00
City of Chicago, Ill..............................	10,000.00	10,400.00
City of Concord, N. H...........................	1,000.00	1,040.00
City of Topeka, Kansas..........................	5,500.00	5,555.00
City of Moorhead, Minn..........................	6,000.00	6,120.00
City of Lincoln, Neb..............................	26,000.00	27,300.00

City of Seattle, Wash	10,000.00	10,200.00
City of Tacoma, Wash	25,000.00	27,250.00
City of East Portland, Ore	25,000.00	27,250.00
City of Cleveland, O	50,000.00	54,000.00
City of Ashtabula, O	10,000.00	10,700.00
Maine Central R. R	10,000.00	11,200.00
New York & New England R. R	10,000.00	11,000.00
New York & New England R. R	10,000.00	10,500.00
Boston, Concord & Montreal R. R	50,000.00	62,000.00
Concord & Montreal R. R	75,000.00	75,000.00
Boston & Albany R. R	5,000.00	5,050.00
Chicago, Burlington & Quincy R. R	18,000.00	21,600.00
Chicago, Burlington & Quincy R. R., Denver Ex	10,000.00	8,800.00
Chicago, Burlington & Quincy R. R., Con. 5 s	20,000.00	20,600.00
Union Pacific R. R. Trust	10,000.00	6,000.00
Oregon Short Line R. R	10,000.00	8,500.00
Chicago & West Michigan R. R	25,000.00	20,250.00
Chicago, Burlington & Northern R. R	5,000.00	5,100.00
Montana Central R. R	25,000.00	25,500.00
Lehigh Valley Terminal Ry. Co	25,000.00	26,500.00
Hillsborough County, N. H	5,000.00	5,000.00
Topeka, Kansas, Water-Supply Co	20,000.00	21,000.00
Claremont, N. H., Water-Works	5,000.00	5,000.00
Minneapolis Gas-Light Co	20,000.00	21,000.00
New Hampshire Trust Co., Deb	30,000.00	24,000.00
Central Loan & Land Co., Deb	20,000.00	20,000.00
Johnson Loan & Trust Co., Deb	9,000.00	8,100.00
National Loan & Trust Co., Deb	10,000.00	10,000.00
Nashua Card & Glazed Paper Co	10,000.00	10,200.00
Grand Forks Gas & Electric Co	5,000.00	5,000.00
Minneapolis General Electric Co	25,000.00	25,000.00
Sioux City, Iowa, "Sewerage"	1,621.47	1,621.47
Swift & Co., Chicago	25,000.00	25,500.00
Old Colony Steamboat Co	10,000.00	10,200.00
Total values	$1,049,121.47	$1,120,348.47

Market value of stocks and bonds........................$1,120,348.47

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Manchester & Lawrence R. R	$1,800.00	$2,700.00
Moline Plow Co., Moline, Ill	2,000.00	
Chicago, Burlington & Quincy R. R	6,708.00	4,000.00
Pullman Palace Car Co	6,156.00	
Muscatine Mortgage Co	7,300.00	5,700.00
Iowa City Packing and Provision Co	1,300.00	1,000.00
Swift Refrigerator Transportation Co	30,000.00	25,000.00
Grand Forks Gas & Electric Co. bonds	6,000.00	5,000.00
Amoskeag National Bank, Manchester, N. H	4,800.00	800.00
Total market value and amount loaned	$66,064.00	$44,200.00

Loans on collateral securities		$44,200.00
Cash in company's office		13,521.83
Cash deposited in bank		133,789.16
Interest due and accrued		4,929.00
Gross premiums in course of collection		144,273.62
Gross assets		$2,162,564.46

LIABILITIES.

Net amount of unpaid losses		$123,549.61
Unearned premiums at fifty per cent. of gross premiums		740,488.72
Commissions and brokerage		28,854.72
Gross liabilities, except capital and surplus		$892,893.05
Paid-up capital	$800,000.00	
Surplus beyond all liabilities	469,671.41	
Surplus as regards policy-holders		1,269,671.41
Total liabilities, including capital and surplus		$2,162,564.46

INCOME.

Cash received from gross premiums	$1,194,401.51	
Deduct re-insurance, rebate, and return premiums	201,478.25	
Net cash received for premiums—all fire		$992,923.26
Received for interest on mortgages		32,357.27
Interest and dividends from all other sources		63,584.74
Gross cash income		$1,088,865.27

EXPENDITURES.

Gross amount paid for losses—all fire	$637,470.08
Dividends paid stockholders	56,000.00
Commissions and brokerage	203,887.98
Salaries and fees of officers and employés	46,650.72
State and local taxes	27,363.12
All other payments and expenditures	55,041.26
Gross cash expenditures	$1,026,413.16

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$108,435,072.00	$1,442,222.11
Written or renewed during the year	104,244,300.00	1,227,808.96
Total	$212,679,372.00	$2,670,031.07

Deduct risks expired or terminated	$96,620,772.00	$1,138,064.27
In force at the end of the year	$116,058,600.00	$1,531,966.80
Deduct amount re-insured	4,600,137.00	55,989.35
Net amount in force Dec. 31, 1893	$111,458,463.00	$1,475,977.45

MISCELLANEOUS.

Premiums received from organization to date	$10,330,901.37
Losses paid from organization to date	5,474,282.39
Fire losses incurred during the year	637,602.39
Cash dividends declared since commencing business	700,000.00
Company's stock owned by the directors, at par value	253,000.00
Dividends declared during the year 1893	56,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$17,347,001.00
Premiums received	188,834.86
Losses paid	79,286.45
Losses incurred	73,323.82

PORTSMOUTH FIRE ASSOCIATION.

Incorporated October 22, 1887. Commenced business November 1, 1887.

FRANK JONES, *President.* ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, $50,000.

ASSETS.

Loans on mortgages of real estate (first liens)		$36,000.00
Interest due and accrued thereon		450.73
Value of lands mortgaged	$46,200.00	
Value of buildings thereon	33,950.00	
Insurance held as collateral	22,400.00	

SCHEDULE OF STOCKS AND BONDS.

STOCKS.	*Par Value.*	*Market Value.*
International Loan & Trust Co	$5,000.00	$5,000.00
BONDS.		
Emporia Electric & Gas Light Co	10,000.00	11,000.00
Columbia County, Wash	5,000.00	6,000.00
Fort Plain, N. Y., Water Co	5,000.00	5,000.00
Chippewa Falls Water-Works Co	10,000.00	10,000.00
Xenia, Ohio, Water Co	2,000.00	2,000.00
St. Cloud Gas & Electric Co	5,000.00	5,250.00
Los Angeles, Cal	3,000.00	3,150.00
Eastman Freight Car Heater Co	5,000.00	5,000.00
Chehalis County, Washington	4,000.00	4,400.00
Salt Lake, Utah	3,000.00	3,000.00
City of Pittsburgh, Kan	2,500.00	2,525.00
Evansville, (Ind.) Street Railway Co	5,000.00	5,000.00
Tiffin, Ohio, Water-Works	5,000.00	5,000.00
Cincinnati, Newton & Covington Railway Co	5,000.00	5,000.00
Duluth Transfer Railway Co	4,000.00	4,000.00
Total values	$78,500.00	$81,325.00

Market value of stocks and bonds	$81,325.00

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Portsmouth Machine Co	$5,000.00	$3,000.00

Loans on collateral securities	$3,000.00
Cash in the company's office	155.09
Cash deposited in bank	1,123.23
Interest due and accrued	648.14
Gross premiums in course of collection	11,629.60
Gross assets	$134,331.79

LIABILITIES.

Net amount of unpaid losses		$1,190.36
Unearned premiums at fifty per cent. of gross premiums		23,313.39
Due and accrued for salaries, rent, and incidental expenses		254.75
Commissions and brokerage		338.97
Return premiums		272.45
Gross liabilities, except capital and surplus		$25,369.92
Paid-up capital	$50,000.00	
Surplus beyond all liabilities	58,961.87	
Surplus as regards policy-holders		108,961.87
Total liabilities, including capital and surplus		$134,331.79

INCOME.

Cash received for gross premiums	$44,378.16	
Deduct re-insurance, rebate, and return premiums	4,676.15	
Net cash received for premiums—all fire		$39,702.01
Received for interest on mortgages		1,822.55
Interest and dividends from all other sources		4,256.92
Gross cash income		$45,781.48

EXPENDITURES.

Gross amount paid for losses—all fire	$26,100.98
Commissions and brokerage	8,439.80
Salaries and fees of officers and employés	250.00
State and local taxes	510.00
All other payments and expenditures	587.34
Gross cash expenditures	$35,888.12

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$3,176,528.00	$40,598.79
Written or renewed during the year	3,261,831.00	41,621.50
Total	$6,438,359.00	$82,220.29
Deduct risks expired or terminated	2,632,004.00	35,003.97
In force at the end of the year	$3,806,355.00	$47,216.32
Deduct amount re-insured	43,891.00	589.55
Net amount in force Dec. 31, 1893	$3,762,464.00	$46,626.77

MISCELLANEOUS.

Premiums received from organization to date	$149,793.79
Losses paid from organization to date	62,768.84
Fire losses incurred during the year	20,138.72
Company's stock owned by the directors, at par value	41,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$729,691.00
Premiums received	10,368.76
Losses paid	4,334.09
Losses incurred	3,519.45

STATE DWELLING-HOUSE INSURANCE COMPANY.

Incorporated October 17, 1885. Commenced business October 23, 1885.

Frank A. McKean, *President*. Obadiah Morrill, *Secretary*.

Principal Office, Concord.

Cash Capital, $15,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$1,030.00
Loans on mortgages of real estate (first liens)	5,485.00
Interest due and accrued thereon	327.47

Value of lands mortgaged	$13,100.00
Value of buildings thereon	5,705.00
Insurance held as collateral	2,000.00

Schedule of Stocks and Bonds.

STOCKS.	*Par Value.*	*Market Value.*
Indian Head National Bank	$800.00	$1,025.00
Page Belting Co.	1,000.00	1,000.00
Red Oak Investment Co.	500.00	500.00
International Loan & Trust Co.	300.00	200.00
Peterborough R. R.	700.00	700.00
County of Bernalillo	500.00	500.00
BONDS.		
Jersey City, Water	1,000.00	1,000.00
Equitable Mortgage Co.	1,300.00	1,170.00
Incorp. Town State Centre Iowa	500.00	500.00
Kansas City Investment Co.	950.00	950.00
Johnson Loan & Trust Co.	400.00	360.00
Johnson Loan & Trust Co., cert. of dep.	1,500.00	1,500.00
Total values	$9,450.00	$9,405.00

Market value of stocks and bonds	$9,405.00

Collateral Securities for Cash Loans.

	Market Value.	*Amount Loaned.*
Granite State Fire Insurance Co.	$500.00	$500.00
Nashua Building & Loan Association	500.00	500.00
City of Concord	3,000.00	3,000.00
Total market value and amount loaned	$3,500.00	$3,500.00

Loans on collateral securities	$3,500.00
Cash in the company's office	280.23
Cash deposited in bank	12,621.67
Interest due and accrued	631.76
Gross premiums in course of collection	6.92
Loans on personal securities	4,625.00
Gross assets	$38,413.05

LIABILITIES.

Unearned premiums at fifty per cent. of gross premiums		$4,531.02
Due and accrued for salaries, rent, and incidental expenses		208.89
Commissions and brokerage		1.40
Gross liabilities, except capital and surplus		$4,741.31
Paid-up capital	$15,000.00	
Surplus beyond all liabilities	18,671.74	
Surplus as regards policy-holders		33,671.74
Total liabilities, including capital and surplus		$38,413.05

INCOME.

Cash received for gross premiums	$2,386.58	
Deduct re-insurance, rebate, and return premiums	161.24	
Net cash received for premiums—all fire		$2,225.34
Interest and dividends from all sources		1,693.25
Income from all other sources		35.51
Gross cash income		$3,954.10

EXPENDITURES.

Gross amount paid for losses—all fire	$327.27
Dividends paid stockholders	1,800.00
Dividends paid policy-holders	22.21
Commissions and brokerage	430.64
Salaries and fees of officers and employés	226.94
State and local taxes	155.00
All other payments and expenditures	250.74
Gross cash expenditures	$3,212.80

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$837,987.00	$8,504.44
Written or renewed during the year	236,775.00	2,327.72
Total	$1,074,762.00	$10,832.16

Deduct risks expired or terminated	184,312.00	1,770.13
In force at the end of the year	$890,450.00	$9,062.03
Deduct amount re-insured	1,000.00	10.00
Net amount in force Dec. 31, 1893	$889,450.00	$9,052.03

MISCELLANEOUS.

Premiums received from organization to date	$49,935.96
Losses paid from organization to date	24,020.07
Fire losses incurred during the year	327.27
Cash dividends declared since commencing business	1,371.40
Company's stock owned by the directors, at par value	10,800.00
Dividends declared during the year 1893	1,800.00
Amount loaned to officers and directors	1,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$236,775.00
Premiums received	2,327.72
Losses paid	327.27
Losses incurred	327.27

FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF OTHER STATES.

Detailed Abstracts from the Annual Statements of the
Fire and Fire-Marine Insurance Companies of Other
States, authorized to do Business in the State
of New Hampshire, showing their Condition on the 31st Day of
December, 1893.

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819. Commenced business August 17, 1819.

WILLIAM B. CLARK, *President*. WILLIAM H. KING, *Secretary*.

CASH CAPITAL, $4,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon......		$225,000.00
Loans on mortgages of real estate (first liens).............		36,000.00
Interest due and accrued thereon.........................		300.45
Value of lands mortgaged..........................	$37,000.00	
Value of buildings thereon..........................	38,000.00	
Insurance held as collateral..........................	26,500.00	
Market value of stocks and bonds.........................		9,098,124.00
Loans on collateral securities.............................		5,600.00
Cash in company's office..................................		5,923.04
Cash deposited in bank....................................		721,037.89
Interest due and accrued..................................		605.00
Gross premiums in course of collection....................		715,076.26
Gross assets..		$10,807,666.64

LIABILITIES.

Net amount of unpaid losses............................		$519,780.87
Unearned premiums at fifty per cent. of gross premiums..		2,917,886.82
Reclaimable on perpetual fire policies....................		48,159.71
Due and accrued for salaries, rent, and incidental expenses		1,000.00
Commissions and brokerage.............................		89,089.84
Return premiums...		44,544.92
Gross liabilities, except capital and surplus...........		$3,620,462.16
Paid-up capital..........................	$4,000,000.00	
Surplus beyond all liabilities.............	3,187,204.48	
Surplus as regards policy-holders.....................		7,187,204.48
Total liabilities. including capital and surplus.........		$10,807,666.64

INCOME.

	Fire.	*Inland.*	
Cash received for gross premiums.......	$4,627,312.45	$286,651.79	
Deduct re-insurance, rebate, and return premiums..............................	699,540.95	52,481.33	
Net cash received for premiums......	$3,927,771.50	$234,170.46	$4,161,941.96
Received for interest on mortgages.......................			1,960.00
Interest and dividends from all other sources..............			477,002.91
Income from all other sources............................			3,882.11
Deposit premiums received for perpetual fire risks, $4,848.82.			
Gross cash income..................................			$4,644,786.98

EXPENDITURES.

	Fire.	*Inland.*	
Gross amount paid for losses..	$2,359,586.86	$163,224.67	$2,522,811.53
Dividends paid stockholders..............................			720,000.00
Commissions and brokerage..............................			692,056.38
Salaries and fees of officers and employés.................			231,364.52
State and local taxes..........			67,510.67
All other payments and expenditures.....................			250,066.74
Gross cash expenditures..............................			$4,483,809.84

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892.....................	$447,054,358.00	$5,422,861.16
Written or renewed during the year.......	366,736,718.00	4,627,312.45
Total..................................	$813,791,076.00	$10,050,173.61
Deduct risks expired or terminated........	319,988,754.00	4,027,017.58
In force at the end of the year.........	$496,802,322.00	$6,023,156.03
Deduct amount re-insured................	24,348,295.00	293,493.26
Net amount in force Dec. 31, 1893......	$472,454,027.00	$5,729,662.77
Perpetual risks in force..................	$2,217,750.00	$50,694.43

	Inland Risks.	*Premiums.*
In force Dec. 31, 1892.....................	$2,435,377.00	$70,187.76
Written or renewed during the year.......	73,273,924.00	286,651.79
Total..................................	$75,709,301.00	$356,839.55
Deduct risks expired or terminated........	72,781,050.00	250,728.67
In force at the end of the year.........	$2,928,251.00	$106,110.88

MISCELLANEOUS.

Premiums received from organization to date	$126,779,402.53
Losses paid from organization to date	72,756,706.00
Fire and inland losses incurred during the year	2,645,507.78
Cash dividends declared since commencing business	20,753,365.00
Company's stock owned by the directors, at par value	382,600.00
Dividends declared during the year 1893	720,000.00
Amount loaned to stockholders, not officers	23,600.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$123,180.00	$104,959.82
Georgia	27,500.00	46,943.70
Oregon	53,500.00	10,346.76
Virginia	47,890.00	24,466.60

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$4,933,502.00
Premiums received	56,405.23
Losses paid	14,292.99
Losses incurred	14,422.99

AMERICAN FIRE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June 12, 1818. Commenced business June, 1818.

FRANCIS PEABODY, *President.* J. W. FIELD, *Secretary.*

CASH CAPITAL, $300,000.00.

ASSETS.

Market value of stocks and bonds	$474,942.80
Loans on collateral securities	30,000.00
Cash in company's office	4,465.95
Cash deposited in bank	16,785.25

Interest due and accrued	$2,898.62
Gross premiums in course of collection	36,455.17
Bills receivable, not matured, taken for premiums	2,673.75
Due for extra premiums	298.76
Gross assets	$568,520.30

LIABILITIES.

Net amount of unpaid losses		$43,574.23
Unearned premiums at 50 per cent. on fire risks	$222,041.04	
Unearned premiums at 100 per cent. on marine risks	3,256.00	
Total unearned premiums		225,297.40
Dividends to stockholders unpaid		93.00
Due and accrued for salaries, rent, and incidental expenses		1,327.82
Commissions and brokerage		15,622.36
Re-insurance		1,081.40
Gross liabilities, except capital and surplus		$286,996.21
Paid-up capital	$300,000.00	
Balance against the company	18,475.91	
Surplus as regards policy-holders		281,524.09
Total liabilities, including capital and surplus		$568,520.30

INCOME.

	Fire.	Marine and Inland.	
Cash received for gross premiums	$396,486.61	$6,174.71	
Deduct re-insurance, rebate, and return premiums	73,422.15	952.50	
Net cash received for premiums	$323,064.46	$5,222.21	
			$328,286.67
Interest and dividends from all sources			23,935.93
Income from additional premiums			9,145.93
Gross cash income			$361,368.53

EXPENDITURES.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$248,116.00	$11,400.27	
Deduct salvage and re-insurance	12,988.44	74.77	
Net amount paid for losses	$235,127.56	$11,325.50	
			$246,453.06

Dividends paid stockholders	$8,907.00
Commissions and brokerage	78,291.23
Salaries and fees of officers and employés	28,970.11
State and local taxes	8,618.35
All other payments and expenditures	21,166.74
Gross cash expenditures	$392,406.49

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$40,038,546.00	$457,628.03
Written or renewed during the year	35,989,268.00	411,769.55
Total	$76,027,814.00	$869,397.58
Deduct risks expired or terminated	35,242,991.00	396,935.27
In force at the end of the year	$40,784,823.00	$472,462.31
Deduct amount re-insured	2,446,589.00	28,380.23
Net amount in force Dec. 31, 1893	$38,338,234.00	$444,082.08

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$695,455.00	$12,848.32
Written or renewed during the year	86,700.00	3,315.50
Total	$782,155.00	$16,163.82
Deduct risks expired or terminated	699,655.00	12,751.57
In force at the end of the year	$82,500.00	$3,412.25
Deduct amount re-insured	3,500.00	156.25
Net amount in force Dec. 31, 1893	$79,000.00	$3,256.00

MISCELLANEOUS.

Premiums received from organization to date	$11,114,912.00
Losses paid from organization to date	7,736,600.00
Fire, marine, and inland losses incurred during the year	250,558.00
Cash dividends declared since commencing business	2,752,500.00
Company's stock owned by the directors, at par value	22,400.00
Amount loaned to officers and directors	15,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$284,530.00
Premiums received	3,185.01
Losses paid	437.58
Losses incurred	439.58

AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20, 1846. Commenced business April 1, 1846.

F. H. HARRIS, *President*. J. H. WORDEN, *Secretary*.

CASH CAPITAL, $600,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$257,057.13
Loans on mortgages of real estate (first liens)		1,389,303.75
Interest due and accrued thereon		22,517.54
Value of mortgaged premises	$3,578,835.00	
Insurance held as collateral	1,681,025.00	
Market value of stocks and bonds		569,175.00
Cash in the company's office		2,626.85
Cash deposited in bank		48,464.43
Interest due and accrued		7,097.50
Gross premiums in course of collection		44,859.95
Rents due and accrued		1,836.92
Premiums more than three months due	$896.41	
American Insurance Co.'s stock owned by the Co	70,000.00	
Gross assets		$2,342,939.07

LIABILITIES.

Net amount of unpaid losses		$53,885.13
Unearned premiums at fifty per cent. of gross premiums		483,984.70
Commissions and brokerage		9,138.95
Dividends to stockholders unpaid		4,480.40
Dividends to policy-holders unpaid		2,627.00
Gross liabilities, except capital and surplus		$554,116.18
Paid-up capital	$600,000.00	
Surplus beyond all liabilities	1,188,822.89	
Surplus as regards policy-holders		1,788,822.89
Total liabilities, including capital and surplus		$2,342,939.07

INCOME.

Cash received for gross premiums	$703,318.21	
Deduct re-insurance, rebate, and return premiums	130,142.08	
Net cash received for premiums—all fire		$573,176.13
Received for interest on mortgages		70,473.98
Interest and dividends from all other sources		29,856.89
Income from all other sources		2,776.69
Gross cash income		$676,283.69

EXPENDITURES.

Gross amount paid for losses	$370,772.37	
Deduct salvage and re-insurance	36,986.41	
Net amount paid for losses—all fire		$333,785.96
Dividends paid stockholders		62,493.50
Commissions and brokerage		109,706.14
Salaries and fees of officers and employés		49,171.12
State and local taxes		23,515.58
All other payments and expenditures		37,884.66
Gross cash expenditures		$616,556.96

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$113,214,373.00	$965,910.18
Written or renewed during the year	74,484,080.00	698,206.57
Total	$187,698,453.00	$1,664,116.75
Deduct risks expired or terminated	74,285,315.00	651,948.36
In force at the end of the year	$113,413,138.00	$1,012,168.39
Deduct amount re-insured	3,978,132.00	44,199.00
Net amount in force Dec. 31, 1893	$109,435,006.00	$967,969.39

MISCELLANEOUS.

Premiums received from organization to date	$8,275,678.04
Losses paid from organization to date	3,317,019.04
Fire losses incurred during the year	337,104.68
Cash dividends declared since commencing business	1,918,710.26
Company's stock owned by the directors, at par value	46,390.00
Dividends declared during the year 1893	60,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$166,950.00
Premiums received	1,848.72
Losses paid	896.14
Losses incurred	896.14

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 30, 1857. Commenced business May 1, 1857.

DAVID ADEE, *President.* WILLIAM H. CROLIUS, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)		$20,500.00
Interest due and accrued thereon		210.83
Value of lands mortgaged	$33,500.00	
Value of buildings thereon	20,500.00	
Insurance held as collateral	20,500.00	
Market value of stocks and bonds		1,075,769.00
Loans on collateral securities		34,000.00
Cash in company's office		33,758.84
Cash deposited in bank		22,139.09
Interest due and accrued		15,410.83
Gross premiums in course of collection		309,218.57
Due for re-insurance on losses paid		1,563.12
Gross assets		$1,512,570.28

LIABILITIES.

Net amount of unpaid losses	$163,455.86
Unearned premiums at fifty per cent. of gross premiums	699,844.83
Unpaid scrip ordered to be redeemed	2,247.00
Interest due and unpaid	7,086.81
Due and accrued for salaries, rent, and incidental expenses	4,668.10
Commissions and brokerage	31,926.67

Taxes		$1,940.14
Return premiums		28,623.39
Gross liabilities, except capital and surplus		$939,792.80
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	172,777.48	
Surplus as regards policy-holders		572,777.48
Total liabilities, including capital and surplus		$1,512,570.28

INCOME.

Cash received for gross premiums	$1,802,251.46	
Deduct re-insurance, rebate, and return premiums	341,175.17	
Net cash received for premiums—all fire		$1,461,076.29
Received for interest on mortgages		1,067.24
Interest and dividends from all other sources		55,102.34
Gross cash income		$1,517,245.87

EXPENDITURES.

Gross amount paid for losses	$1,218,631.26	
Deduct salvage and re-insurance	118,391.41	
Net amount paid for losses—all fire		$1,100,239.85
Dividends paid stockholders		40,000.00
Commissions and brokerage		294,599.30
Salaries and fees of officers and employés		100,711.99
State and local taxes		25,793.15
Scrip redeemed in cash		2,093.36
All other payments and expenditures		110,631.52
Gross cash expenditures		$1,674,069.17

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$166,875,860.00	$1,874,550.07
Written or renewed during the year	159,298,036.00	1,828,264.20
Total	$326,173,896.00	$3,702,814.27
Deduct risks expired or terminated	172,836,589.00	1,967,239.57
In force at the end of the year	$153,337,307.00	$1,735,574.70
Deduct amount re-insured	29,494,770.00	335,885.02
Net amount in force Dec. 31, 1893	$123,842,537.00	$1,399,689.68

MISCELLANEOUS.

Premiums received from organization to date	$11,372,441.81
Losses paid from organization to date	5,624,118.14
Fire losses incurred during the year	1,103,903.72
Cash dividends declared since commencing business	1,396,000.00
Company's stock owned by the directors, at par value	119,800.00
Dividends declared during the year 1893	40,000.00
Amount loaned to stockholders not officers	34,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$28,375.00	$18,648.85
Virginia	19,400.00	19,493.33

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$341,111.00
Premiums received	5,872.66
Losses paid	2,727.49
Losses incurred	2,167.49

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850. Commenced business July, 1850.

J. D. BROWNE, *President.* CHARLES R. BURT, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less incumbrances thereon		$121,625.00
Loans on mortgages of real estate (first liens)		782,660.00
Value of lands mortgaged	$971,375.00	
Value of buildings thereon	1,079,000.00	
Insurance held as collateral	792,400.00	
Market value of stocks and bonds		1,551,752.50
Loans on collateral securities		7,500.00
Cash in the company's office		691.47

Cash deposited in bank		$124,749.02
Gross premiums in course of collection		232,143.77
Bills receivable, not matured, taken for premiums		9,967.20
Gross assets		$2,831,088.96

LIABILITIES.

Net amount of unpaid losses		$248,613.15
Unearned premiums at fifty per cent. of gross premiums		1,125,953.79
Commissions and brokerage		51,000.00
Gross liabilities, except capital and surplus		$1,425,566.94
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	405,522.02	
Surplus as regards policy-holders		1,405,522.02
Total liabilities, including capital and surplus		$2,831,088.96

INCOME.

Cash received for gross premiums	$1,935,841.73	
Deduct re-insurance, rebate, and return premiums	295,802.13	
Net cash received for premiums—all fire		$1,640,039.60
Received for interest on mortgages		52,151.21
Interest and dividends from all other sources		73,198.89
Gross cash income		$1,765,389.70

EXPENDITURES.

Gross amount paid for losses	$1,194,627.35	
Deduct salvage and re-insurance	103,484.32	
Net amount paid for losses—all fire		$1,091,143.03
Dividends paid stockholders		80,000.00
Commissions and brokerage		299,413.47
Salaries and fees of officers and employés		122,102.27
State and local taxes		36,983.65
All other payments and expenditures		115,947.50
Gross cash expenditures		$1,745,589.92

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$162,049,910.00	$2,055,400.30
Written or renewed during the year	150,882,390.00	1,935,841.73
Total	$312,932,300.00	$3,991,242.03
Deduct risks expired or terminated	141,789,226.00	1,739,334.44
Net amount in force Dec. 31, 1893	$171,143,074.00	$2,251,907.59

MISCELLANEOUS.

Premiums received from organization to date	$16,737,459.43
Losses paid from organization to date	9,587,376.78
Fire losses incurred during the year	1,139,735.11
Cash dividends declared since commencing business	1,825,000.00
Company's stock owned by the directors, at par value	69,600.00
Dividends declared during the year 1893	80,000.00
Amount loaned to officers and directors	21,000.00
Amount loaned to stockholders, not officers	9,500.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$100,000.00	$27,262.00
Oregon	50,000.00	28,495.00
Georgia	25,000.00	17,703.00
Virginia	50,000.00	15,610.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$642,100.00
Premiums received	4,570.61

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated November, 1852. Commenced business January, 1853.

F. C. MOORE, *President.* EDWARD LANNING, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less incumbrances thereon		$757,690.75
Loans on mortgages of real estate (first liens)		125,935.00
Interest due and accrued thereon		2,741.54
Value of lands mortgaged	$165,450.00	
Value of buildings thereon	175,950.00	
Insurance held as collateral	154,175.00	

Market value of stocks and bonds	$4,544,810.50
Loans on collateral securities	4,000.00
Cash in company's office	20,915.23
Cash deposited in banks	227,668.55
Interest due and accrued	86,307.58
Gross premiums in course of collection	330,580.07
Rents due and accrued	3,221.24
Bills receivable, not matured, taken for premiums	329,300.87
Gross assets	$6,433,171.33

LIABILITIES.

Net amount of unpaid losses		$451,383.00
Unearned premiums at fifty per cent. of gross premiums		2,980,074.83
Unpaid scrip ordered to be redeemed		29,532.00
Interest due and unpaid		6,148.98
Dividends to stockholders unpaid		109.20
Commissions and brokerage		64,647.74
Contingent reserve		100,000.00
Gross liabilities, except capital and surplus		$3,631,895.75
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	1,801,275.58	
Surplus as regards policy-holders		2,801,275.58
Total liabilities, including capital and surplus		$6,433,171.33

INCOME.

Cash received for gross premiums	$3,336,153.68	
Deduct re-insurance, rebate, and return premiums	381,730.81	
Net cash received for premiums—all fire		$2,954,422.87
Received for interest on mortgages		6,735.99
Interest and dividends from all other sources		258,387.50
Income from all other sources		8,457.67
Gross cash income		$3,228,004.03

EXPENDITURES.

Gross amount paid for losses	$1,827,748.54	
Deduct salvage and re-insurance	47,192.82	
Net amount paid for losses—all fire		$1,780,555.72
Dividends paid stockholders		154,821.80
Commissions and brokerage		590,179.38
Salaries and fees of officers and employés		263,167.12
State and local taxes		58,283.75

Interest paid scripholders	541.24
All other payments and expenditures	205,194.97
Gross cash expenditures	$3,052,743.98

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$570,999,078.00	$5,591,698.97
Written or renewed during the year,	395,792,419.00	3,352,663.75
Total	$966,791,497.00	$8,944,362.72
Deduct risks expired or terminated	359,774,521.00	2,914,855.21
In force at the end of the year	$607,016,976.00	$6,029,507.51
Deduct amount re-insured	6,696,182.00	69,357.85
Net amount in force Dec. 31, 1893	$600,320,794.00	$5,960,149.66

MISCELLANEOUS.

Premiums received from organization to date	$55,214,391.34
Losses paid from organization to date	30,938,725.06
Fire losses incurred during the year	1,860,722.75
Cash dividends declared since commencing business	5,184,247.36
Company's stock owned by the directors, at par value	164,600.00
Dividends declared during the year 1893	154,000.00
Amount loaned to officers and directors	1,000.00

Amounts deposited for the exclusive protection of policy holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$27,500.00	$35,267.24
Virginia	50,000.00	33,223.08
Oregon	55,000.00	13,093.80

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,491,569.00
Premiums received	19,299.95
Losses paid	8,568.69
Losses incurred	7,717.28

DWELLING-HOUSE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 30, 1872. Commenced business January 9, 1873.

CHARLES K. NICHOLS, *President.* HENRY F. PERKINS, *Secretary.*

CASH CAPITAL, $300,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)		$156,450.00
Interest due and accrued thereon		2,367.60
Value of lands mortgaged	$175,000.00	
Value of buildings thereon	200,200.00	
Insurance held as collateral	179,000.00	
Market value of stocks and bonds		170,707.00
Loans on collateral securities		5,000.00
Cash in company's office		27,983.90
Cash deposited in bank		18,894.60
Interest due and accrued		3,330.40
Gross premiums in course of collection		54,387.50
Bills receivable, not matured, taken for premiums		34,156.05
Gross assets		$473,277.05

LIABILITIES.

Net amount of unpaid losses		$7,337.00
Unearned premiums at fifty per cent. of gross premiums		140,305.30
Reclaimable on perpetual fire policies		353.64
Commissions and brokerage		3,684.80
Gross liabilities, except capital and surplus		$151,680.74
Paid-up capital	$300,000.00	
Surplus beyond all liabilities	21,596.31	
Surplus as regards policy-holders		321,596.31
Total liabilities, including capital and surplus		$473,277.05

INCOME.

Cash received for gross premiums	$216,028.46	
Deduct re-insurance, rebate, and return premiums	29,559.82	
Net cash received for premiums—all fire		$186,468.64
Received for interest on mortgages		7,829.70
Interest and dividends from all other sources		7,354.11
Gross cash income		$201,652.45

EXPENDITURES.

Gross amount paid for losses—all fire	$102,401.46
Commissions and brokerage	49,275.63
Salaries and fees of officers and employés	18,020.16
State and local taxes	6,394.75
All other payments and expenditures	15,860.65
Gross cash expenditures	$191,952.65

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$31,531,530.00	$295,973.06
Written or renewed during the year	18,757,563.00	208,916.74
Total	$50,289,093.00	$504,889.80
Deduct risks expired or terminated	19,963,413.00	224,039.63
In force at the end of the year	$30,325,680.00	$280,850.17
Deduct amount re-insured	24,653.00	239.57
Net amount in force Dec. 31, 1893	$30,301,027.00	$280,610.60
Perpetual risks in force	$18,300.00	$372.00

MISCELLANEOUS.

Premiums received from organization to date	$2,514,625.85
Losses paid from organization to date	909,301.04
Fire losses incurred during the year	99,930.20
Cash dividends declared since commencing business	360,000.00
Company's stock owned by the directors, at par value	31,600.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$311,690.00
Premiums received	2,644.24
Losses paid	1,577.95
Losses incurred	702.00

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President.* BENJAMIN T. HERKNESS, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$165,600.00
Loans on mortgages of real estate (first liens)		1,727,518.85
Interest due and accrued thereon		36,181.62
Value of lands mortgaged	$2,377,943.00	
Value of buildings thereon	1,956,500.00	
Insurance held as collateral	1,514,650.00	
Market value of stocks and bonds		2,287,709.75
Loans on collateral securities		82,450.00
Cash in company's office		21,211.46
Cash deposited in bank		237,214.03
Interest due and accrued		31,246.34
Gross premiums in course of collection		457,951.57
Rents due and accrued		406.50
Due for re-insurance on losses paid		9,230.49
Gross assets		$5,056,720.61

LIABILITIES.

Net amount of unpaid losses		$359,667.44
Unearned premiums at fifty per cent. of gross premiums		1,569,844.62
Reclaimable on perpetual fire policies		1,896,292.14
Commissions and brokerage		68,367.27
Return premiums		66,799.04
Re-insurance		37,864.45
Gross liabilities, except capital and surplus		$3,998,834.96
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	557,885.65	
Surplus as regards policy-holders		1,057,885.65
Total liabilities, including capital and surplus		$5,056,720.61

INCOME.

Cash received for gross preminms	$2,624,734.54	
Deduct re-insurance, rebate, and return premiums	506,557.80	
Net cash received for premiums—all fire		$2,118,176.74
Received for interest on mortgages		103,120.21
Interest and dividends from all other sources		131,221.14
Income from all other sources		4,345.39
Deposit premiums received for perpetual fire risks,	$63,449.84	
Gross cash income		$2,356,863.48

EXPENDITURES.

Gross amount paid for losses	$1,706,797.84	
Deduct salvage and re-insurance	82,778.32	
Net amount paid for losses—all fire		$1,624,019.52
Dividends paid stockholders		200,000.00
Commissions and brokerage		423,341.28
Salaries and fees of officers and employés		222,256.44
State and local taxes		63,185.21
All other payments and expenditures		21,087.40
Deposit premiums returned on perpetual fire risks,	$57,060.83	
Gross cash expenditures		$2,553,889.85

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$250,818,910.00	$3,061,286.91
Written or renewed during the year	210,405,432.00	2,658,297.74
Total	$461,224,342.00	$5,719,584.65
Deduct risks expired or terminated	205,329,716.00	2,480,480.54
In force at the end of the year	$255,894,626.00	$3,239,104.11
Deduct amount re-insured	7,295,833.00	99,414.86
Net amount in force Dec. 31, 1893	$248,598,793.00	$3,139,689.25
Perpetual risks in force	$85,771,825.00	$2,051,768.00

MISCELLANEOUS.

Premiums received from organization to date	$32,809,963.00
Losses paid from organization to date	19,345,850.00
Fire losses incurred during the year	1,692,477.73
Cash dividends declared since commencing business	4,579,762.00
Company's stock owned by the directors, at par value	36,950.00

Dividends declared during the year 1893	$200,000.00
Amount loaned to stockholders not officers	2,600.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$28,750.00	$12,895.92
Georgia	27,500.00	12,978.80
Oregon	52,700.00	9,485.67.

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$466,907.00
Premiums received	6,950.22
Losses paid	8,179.36
Losses incurred	8,476.73

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863. Commenced business June 18, 1863.

DAVID J. STAPLES, *President.* BERNARD FAYMONVILLE, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$326,200.00
Loans on mortgages of real estate (first liens)		397,375.00
Interest due and accrued thereon		5,066.51
Value of lands mortgaged	$893,000.00	
Value of buildings thereon	218,300.00	
Insurance held as collateral	152,400.00	
Market value of stocks and bonds		$1,532,420.00
Loans on collateral securities		166,621.65
Cash in the company's office		10,048.85
Cash deposited in bank		243,738.47
Interest due and accrued		6,625.25
Gross premiums in course of collection		337,432.10
Bills receivable, not matured, taken for premiums		57,903.46
All other assets		28,058.38
Gross assets		$3,111,489.67

LIABILITIES.

Net amount of unpaid losses		$185,507.47
Unearned premiums at 50 per cent. on fire risks	$1,051,371.28	
Unearned premiums at 100 per cent. on marine risks	103,988.56	
Total unearned premiums		1,155,359.84
Commissions and brokerage		28,140.46
Marine bills payable		6,474.99
Agents' balances		14,841.04
Gross liabilities, except capital and surplus		$1,390,323.80
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	721,165.87	
Surplus as regards policy-holders		$1,721,165.87
Total liabilities, including capital and surplus		$3,111,489.67

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$2,078,670.46	$431,520.36	
Deduct re-insurance, rebate, and return premiums	629,848.31	197,489.44	
Net cash received for premiums	$1,448,822.15	$234,030.92	
			$1,682,853.07
Received for interest on mortgages and other sources			41,222.56
Interest and dividends on stocks and bonds			86,383.56
Income from all other sources			19,721.07
Gross cash income			$1,830,180.26

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$1,094,825.98	$201,716.01	
Deduct salvage and re-insurance	183,826.88	81,590.83	
Net amount paid for losses	$910,999.10	$120,125.18	
			$1,031,124.28
Dividends paid stockholders			120,000.00
Commissions and brokerage			218,157.67
Salaries and fees of officers and employés			158,819.47
State and local taxes			31,597.59
All other payments and expenditures			147,372.40
Gross cash expenditures			$1,707,071.41

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$176,709,531.00	$2,326,162.42
Written or renewed during the year	156,152,811.00	2,097,768.61
Total	$332,862,342.00	$4,423,931.03
Deduct risks expired or terminated	150,607,810.00	2,026,133.06
In force at the end of the year	$182,254,532.00	$2,397,797.97
Deduct amount re-insured	19,289,758.00	295,055.41
Net amount in force Dec. 31, 1893	$162,964,774.00	$2,102,742.56

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$6,551,485.00	$262,637.23
Written or renewed during the year	40,636,710.00	404,270.49
Total	$47,188,195.00	$666,907.72
Deduct risks expired or terminated	43,565,974.00	497,459.42
In force at the end of the year	$3,622,221.00	$169,448.30
Deduct amount re-insured	1,309,580.00	65,459.75
Net amount in force Dec. 31, 1893	$2,312,641.00	$103,988.55

MISCELLANEOUS.

Premiums received from organization to date	$25,063,092.00
Losses paid from organization to date	12,522,351.00
Fire, marine, and inland losses incurred during the year	1,047,693.06
Cash dividends declared since commencing business	2,296,060.00
Company's stock owned by the directors, at par value	152,600.00
Dividends declared during the year 1893	120,000.00
Amount loaned to officers and directors	4,000.00
Amount loaned to stockholders, not officers	5,500.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$50,000.00	$23,329.08

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$642,254.69
Premiums received	9,256.41
Losses paid	3,612.38
Losses incurred	4,881.43

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810. Commenced business August, 1810.

GEORGE L. CHASE, *President*. P. C. ROYCE, *Secretary*.

CASH CAPITAL, $1,250,000.00.

ASSETS.

Cash value of real estate, less incumbrances thereon		$366,575.60
Loans on mortgages of real estate (first liens)		1,167,500.00
Interest due and accrued thereon		19,460.39
Value of lands mortgaged	$1,200,000.00	
Value of buildings thereon	2,046,525.00	
Insurance held as collateral	717,178.00	
Market value of stocks and bonds		4,408,645.00
Loans on collateral securities		62,228.35
Cash in the company's office		18,569.57
Cash deposited in bank		589,682.82
Interest due and accrued		1,269.35
Gross premiums in course of collection		724,768.67
Rents due and accrued		2,127.28
State tax due from non-resident stockholders		17,265.00
Gross assets		$7,378,092.03

LIABILITIES.

Net amount of unpaid losses		$610,697.31
Unearned premiums at fifty per cent. of gross premiums		3,075,751.19
Commissions and brokerage		51,000.00
Gross liabilities, except capital and surplus		$3,737,448.50
Paid-up capital	$1,250,000.00	
Surplus beyond all liabilities	2,390,643.53	
Surplus as regards policy-holders		3,640,643.53
Total liabilities, including capital and surplus		$7,378,092.03

INCOME.

Cash received for gross premiums	$4,883,175.35	
Deduct re-insurance, rebate, and return premium	812,273.44	
Net cash received for premiums—all fire		$4,070,901.91
Received for interest on mortgages		68,017.71
Interest and dividends from all other sources		228,936.10
Income from all other sources		8,704.59
Gross cash income		$4,376,560.31

EXPENDITURES.

Gross amount paid for losses	$2,470,564.95	
Deduct salvage and re-insurance	197,366.10	
Net amount paid for losses—all fire		2,273,198.85
Dividends paid stockholders		300,000.00
Commissions and brokerage		666,069.54
Salaries and fees of officers and employés		256,878.94
State and local taxes		72,206.81
All other payments and expenditures		313,819.93
Gross cash expenditures		$3,882,174.07

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$456,321,163.00	$5,491,876.22
Written or renewed during the year	393,876,928.00	4,883,174.35
Total	$850,198,091.00	$10,375,050.57
Deduct risks expired or terminated	310,544,839.00	3,932,093.84
In force at the end of the year	$539,653,252.00	$6,442,956.73
Deduct amount re-insured	18,909,401.00	291,454.31
Net amount in force Dec. 31, 1893	$520,743,851.00	$6,151,502.42

MISCELLANEOUS.

Premiums received from organization to date	$72,215,548.96
Losses paid from organization to date	43,695,846.33
Fire losses incurred during the year	2,503,209.74
Cash dividends declared since commencing business	7,388,100.00
Company's stock owned by the directors, at par value	198,800.00
Dividends declared during the year 1893	300,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$116,129.00	$90,139.65
Georgia	25,250.00	74,795.26
Virginia	51,000.00	29,325.35
Oregon	200,000.00	13,964.41

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,215,643.00
Premiums received	14,442.16
Losses paid	1,034.21
Losses incurred	4,190.87

HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853. Commenced business April 13, 1853.

DANIEL A. HEALD, *President*. WM. L. BIGELOW, *Secretary*.

CASH CAPITAL, $3,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$1,566,468.90
Loans on mortgages of real estate (first liens)		615,592.82
Interest due and accrued thereon		15,870.63
Value of lands mortgaged	$980,085.00	
Value of buildings thereon	590,175.00	
Insurance held as collateral	394,550.00	
Market value of stocks and bonds		5,749,238.64
Loans on collateral securities		102,400.00
Cash deposited in bank		297,241.31
Interest due and accrued		34,153.29
Gross premiums in course of collection		614,634.13
Bills receivable, not matured, taken for premiums		13,233.90
Gross assets		$9,008,833.62

LIABILITIES.

Net amount of unpaid losses		$710,439.60
Unearned premiums at 50 per cent. on fire and inland risks	$4,361,562.00	
Unearned premiums at 100 per cent. on marine risks	24,156.00	
Total unearned premiums		4,385,718.00
Commissions and brokerage		89,795.79
Re-insurance		94,353.26
Gross liabilities, except capital and surplus		$5,280,306.65
Paid-up capital	$3,000,000.00	
Surplus beyond all liabilities	728,526.97	
Surplus as regards policy-holders		3,728,526.97
Total liabilities, including capital and surplus		$9,008,833.62

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$6,798,491.45	$321,503.36	
Deduct re-insurance, rebate, and return premiums	1,760,453.00	137,981.13	
Net cash received for premiums	$5,038,038.45	$183,522.23	
			$5,221,560.68
Received for interest on mortgages			30,981.07
Interest and dividends from all other sources			268,004.90
Income from all other sources			104,396.11
Gross cash income			$5,624,942.76

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$3,918,778.46	$180,457.65	
Deduct salvage and re-insurance	570,269.48	42,625.53	
Net amount paid for losses	$3,348,508.98	$137,832.12	
			$3,486,341.10
Dividends paid stockholders			300,000.00
Commissions and brokerage			1,002,446.69
Salaries and fees of officers and employés			454,656.94
State and local taxes			88,335.10
All other payments and expenditures			386,881.43
Gross cash expenditures			$5,718,661.26

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$789,287,101.00	$7,995,883.00
Written or renewed during the year	683,356,057.00	6,840,105.36
Total	$1,472,643,158.00	$14,835,988.36
Deduct risks expired or terminated	535,629,293.00	5,656,620.36
In force at the end of the year	$937,013,865.00	$9,179,368.00
Deduct amount re-insured	91,474,103.00	573,196.00
Net amount in force Dec. 31, 1893	$845,539,762.00	$8,606,172.00

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$5,915,230.00	$141,045.00
Written or renewed during the year	69,641,812.00	317,898.14
Total	$75,557,042.00	$458,943.14
Deduct risks expired or terminated	69,374,302.00	300,684.14
In force at the end of the year	$6,182,740.00	$158,259.00
Deduct amount re-insured	580,712.00	17,152.00
Net amount in force Dec. 31, 1893	$5,602,028.00	$141,107.00

MISCELLANEOUS.

Premiums received from organization to date	$101,321,425.51
Losses paid from organization to date	61,217,055.40
Fire, marine, and inland losses incurred during the year	3,591,301.50
Cash dividends declared since commencing business	9,115,000.00
Company's stock owned by the directors, at par value	196,300.00
Dividends declared during the year 1893	300,000.00
Amount loaned to directors	47,800.00
Amount loaned to stockholders not officers	24,800.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$55,000.00	$36,665.20
Georgia	25,625.00	57,085.99
Oregon	56,000.00	26,345.45

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$847,515.00
Premiums received	9,969.60
Losses paid	7,481.12
Losses incurred	3,481.12

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PENN.

Incorporated April 14, 1794. Commenced business 1792.

CHARLES PLATT, *President*. GREVILLE E. FRYER, *Secretary*.

CASH CAPITAL, $3,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$314,244.74
Loans on mortgages of real estate (first liens)		2,763,737.76
Interest due and accrued thereon		35,106.97
Value of mortgaged premises	$7,206,147.00	
Insurance held as collateral	2,506,962.00	
Market value of stocks and bonds		4,532,257.44
Loans on collateral securities		26,050.00
Cash deposited in bank		712,105.44
Gross premiums in course of collection		854,262.88
Bills receivable, not matured, taken for premiums		109,074.12
Due for re-insurance on losses paid		3,348.35
Gross assets		$9,350,187.70

ITEMS NOT ADMITTED.

Bills receivable, overdue	$2,098.00
Book debts due the company	79,964.10
Total	$82,062.10

LIABILITIES.

Net amount of unpaid losses		$594,878.55
Unearned premiums at 50 per cent. on fire risks	$2,715,045.95	
Unearned premiums at 100 per cent. on marine risks.	338,869.18	
Total unearned premiums		3,053,915.13
Reclaimable on perpetual fire policies		771,621.58
Bills payable		32,778.37
Re-insurance		94,178.32
Gross liabilities, except capital and surplus		$4,547,371.95
Paid-up capital	$3,000,000.00	
Surplus beyond all liabilities	1,802,815.75	
Surplus as regards policy-holders		4,802,815.75
Total liabilities, including capital and surplus		$9,350,187.70

INCOME.

	Fire.	Marine and Inland.	
Cash received for gross premiums	$4,605,562.35	$3,006,898.68	
Deduct re-insurance, rebate, and return premiums	861,607.88	1,078,287.53	
Net cash received for premiums	$3,743,954.47	$1,928,611.15	
			$5,672,565.62
Received for interest on mortgages			163,913.45
Interest and dividends from all other sources			238,243.52
Income from all other sources			6,864.63
Deposit premiums received for perpetual fire risks, $25,284.08			
Gross cash income			$6,081,587.22

EXPENDITURES.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$2,706,014.63	$2,810,227.96	
Deduct salvage and re-insurance	146,477.42	1,042,108.44	
Net amount paid for losses	$2,559,537.21	$1,768,119.52	
			$4,327,656.73
Dividends paid stockholders			360,000.00
Commissions and brokerage			944,040.13
Salaries and fees of officers and employés			281,620.25
State and local taxes			125,454.20
All other payments and expenditures			330,136.86
Deposit premiums returned on perpetual fire risks, $18,419.45			
Gross cash expenditures			$6,368,908.17

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$610,115,634.00	$5,597,317.28
Written or renewed during the year	559,141,319.00	4,607,615.37
Total	$1,169,256,953.00	$10,204,932.65
Deduct risks expired or terminated	566,958,575.00	4,569,657.05
In force at the end of the year	$602,298,378.00	$5,635,275.60
Deduct amount re-insured	21,000,894.00	192,648.55
Net amount in force Dec. 31, 1893	$581,297,484.00	$5,442,627.05
Perpetual risks in force	$33,416,952.82	$846,965.50

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$15,342,646.00	$323,881.20
Written or renewed during the year	454,837,550.00	2,997,000.08
Total	$470,180,196.00	$3,320,881.28
Deduct risks expired or terminated	453,641,196.00	2,982,012.10
In force at the end of the year	$16,539,000.00	$338,869.18

MISCELLANEOUS.

Premiums received from organization to date	$110,033,778.37
Losses paid from organization to date	77,700,247.52
Fire, marine, and inland losses incurred during the year	4,441,204.44
Cash dividends declared since commencing business	12,573,934.25
Company's stock owned by the directors, at par value	128,080.00
Dividends declared during the year 1893	360,000.00
Amount loaned to officers and directors	3,000.00
Amount loaned to stockholders, not officers	23,050.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$25,000.00	$45,678.59
Virginia	50,000.00	23,409.27
Canada	100,000.00	44,850.78
Oregon	51,200.00	4,520.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$2,195,123.00
Premiums received	34,296.23
Losses paid	13,397.74
Losses incurred	5,627.11

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated February 11, 1823. Commenced business May, 1823.

GEORGE R. ROGERS, *President*. JAMES SIMPSON, *Secretary*.

CASH CAPITAL, $400,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)		$109,500.00
Interest due and accrued thereon		771.23
Value of lands mortgaged	$93,300.00	
Value of buildings thereon	108,700.00	
Insurance held as collateral	116,000.00	
Market value of stocks and bonds		434,477.00
Cash in company's office		1,770.09
Cash deposited in bank		16,750.90
Interest due and accrued		1,791.65
Gross premiums in course of collection		22,903.22
Bills receivable, not matured, taken for premiums		798.41
Gross assets		$588,762.50

LIABILITIES.

Net amount of unpaid losses		$24,628.00
Unearned premiums at fifty per cent. of gross premiums		138,058.59
Dividends to stockholders unpaid		127.00
Due and accrued for salaries, rent, and incidental expenses		496.90
Commissions and brokerage		3,669.43
Return premiums		4,028.18
Re-insurance		353.68
Gross liabilities, except capital and surplus		$171,361.78
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	17,400.72	
Surplus as regards policy-holders		417,400.72
Total liabilities, including capital and surplus		$588,762.50

INCOME.

	Fire.	Marine and Inland.	
Cash received for gross premiums	$264,203.29	$7,153.03	
Deduct re-insurance, rebate, and return premiums	62,087.94	860.84	
Net cash received for premiums	$202,115.35	$6,292.19	
			$208,407.54
Received for interest on mortgages			3,855.00
Interest and dividends from all other sources			22,836.50
Gross cash income			$235,099.04

EXPENDITURES.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$157,996.31	$390.13	$158,386.44
Dividends paid stockholders			220.00
Commissions and brokerage			49,232.24
Salaries and fees of officers and employés			13,900.00
State and local taxes			4,511.38
All other payments and expenditures			22,647.93
Gross cash expenditures			$248,897.99

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1892	$26,772,255.00	$296,394.35
Written or renewed during the year	23,597,033.00	259,769.35
Total	$50,369,288.00	$556,163.70
Deduct risks expired or terminated	24,598,263.00	257,782.91
In force at the end of the year	$25,771,025.00	$298,380.79
Deduct amount re-insured	1,986,164.00	22,263.61
Net amount in force Dec. 31, 1893	$23,784,861.00	$276,117.18

	Marine and Inland Risks.	Premiums.
In force Dec. 31, 1892	$148,020.00	$388.00
Written or renewed during the year	520,500.00	5,540.00
Total	$668,520.00	$5,928.00
Deduct risks expired or terminated	668,520.00	5,928.00
In force at the end of the year	....	....

MISCELLANEOUS.

Premiums received from organization to date	$7,708,958.00
Losses paid from organization to date	5,480,547.00
Fire, marine, and inland losses incurred during the year	162,970.22
Cash dividends declared since commencing business	2,150,720.00
Company's stock owned by the directors, at par value	10,800.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$379,421.00
Premiums received	4,244.43
Losses paid	1,443.43
Losses incurred	2,163.25

THE MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 18, 1858. Commenced business April 18, 1858.

G. LEE STOUT, *President.* J. R. MULLIKIN, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$302,948.25
Loans on mortgages of real estate (first liens)		354,398.00
Interest due and accrued thereon		6,866.75
Value of lands mortgaged	$266,850.00	
Value of buildings thereon	504,800.00	
Insurance held as collateral	424,900.00	
Market value of stocks and bonds		451,556.50
Cash in company's office		9,130.79
Cash deposited in bank		37,974.50
Interest due and accrued		3,762.41
Gross premiums in course of collection		130,549.63
Rents due and accrued		1,760.25
Due for re-insurance on losses paid		812.97
Premiums more than three months due, $10,809.57.		
Gross assets		$1,299,760.05

LIABILITIES.

Net amount of unpaid losses		$129,260.75
Unearned premiums at fifty per cent. of gross premiums		600,254.68
Commissions and brokerage		23,902.89
Reclaimable on perpetual fire policies		275.50
Return premiums		17,498.08
Re-insurance		21,318.10
All other liabilities		2,166.48
Gross liabilities, except capital and surplus		$794,676.48
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	105,083.57	
Surplus as regards policy-holders		505,083.57
Total liabilities, including capital and surplus		$1,299,760.05

INCOME.

Cash received for gross premiums	$1,066,483.73	
Deduct re-insurance, rebate, and return premiums	212,298.12	
Net cash received for premiums—all fire		$854,185.61
Received for interest on mortgages		20,236.54
Interest and dividends from all other sources		26,156.11
Income from all other sources		26,031.48
Gross cash income		$926,609.74

EXPENDITURES.

Gross amount paid for losses	$794,003.75	
Deduct salvage and re-insurance	23,576.32	
Net amount paid for losses—all fire		$770,427.43
Dividends paid stockholders		40,000.00
Commissions and brokerage		155,247.79
Salaries and fees of officers and employés		42,197.93
State and local taxes		32,671.73
All other payments and expenditures		106,263.37
Gross cash expenditures		$1,146,808.25

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$123,211,153.00	$1,408,985.08
Written or renewed during the year	88,760,099.00	1,050,928.02
Total	$211,971,252.00	$2,459,913.10

Deduct risks expired or terminated	$93,915,687.00	$1,175,862.33
In force at the end of the year	$118,055,565.00	$1,284,050.77
Deduct amount re-insured	10,333,255.00	83,541.39
Net amount in force Dec. 31, 1893	$107,722,310.00	$1,200,509.38

MISCELLANEOUS.

Premiums received from organization to date	$12,686,649.56
Losses paid from organization to date	7,263,739.50
Fire losses incurred during the year	734,997.58
Cash dividends declared since commencing business	884,219.00
Company's stock owned by the directors, at par value	84,625.00
Dividends declared during the year 1893	40,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$28,500.00	Not given.

NATIONAL FIRE INSURANCE COMPANY..

HARTFORD CONN.

Incorporated November 27, 1871. Commenced business December 1, 1871.

JAMES NICHOLS, *President*. E. G. RICHARDS, *Secretary*.

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$233,120.36
Loans on mortgages of real estate (first liens)		601,750.00
Interest due and accrued thereon		15,154.26
Value of lands mortgaged	$947,550.00	
Value of buildings thereon	740,900.00	
Insurance held as collateral	479,135.00	

Market value of stocks and bonds	1,798,940.00
Loans on collateral securities	450.00
Cash in the company's office	1,871.11
Cash deposited in bank	180,591.52
Interest due and accrued	1,564.15
Gross premiums in course of collection	411,014.58
Gross assets	$3,244,455.98

LIABILITIES.

Net amount of unpaid losses		$278,301.28
Unearned premiums at fifty per cent. of gross premiums		1,504,790.81
Commissions and brokerage		67,383.80
Return premiums		50,029.24
Gross liabilities, except capital and surplus		$1,900,505.13
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	343,950.85	
Surplus as regards policy-holders		1,343,950.85
Total liabilities, including capital and surplus		$3,244,455.98

INCOME.

Cash received for gross premiums	$2,492,290.07	
Deduct re-insurance, rebate, and return premiums	502,987.56	
Net cash received for premiums—all fire		$1,989,302.51
Received for interest on mortgages		37,086.54
Interest and dividends from all other sources		94,178.79
Income from all other sources		400.20
Gross cash income		$2,120,968.04

EXPENDITURES.

Gross amount paid for losses	$1,472,181.67	
Deduct salvage and re-insurance	272,964.91	
Net amount paid for losses—all fire		$1,199,216.76
Dividends paid stockholders		100,000.00
Commissions and brokerage		334,336.16
Salaries and fees of officers and employés		160,202.44
State and local taxes		46,815.63
All other payments and expenditures		124,786.53
Gross cash expenditures		$1,965,357.52

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$247,954,691.00	$3,055,752.03
Written or renewed during the year	205,903,323.00	2,564,043.39
Total	$453,858,014.00	$5,619,795.42
Deduct risks expired or terminated	187,049,562.00	2,330,141.59
In force at the end of the year	$266,808,452.00	$3,289,653.83
Deduct amount re-insured	21,418,224.00	280,072.19
Net amount in force Dec. 31, 1893	$245,390,228.00	$3,009,581.64

MISCELLANEOUS.

Premiums received from organization to date	$15,091,395.40
Losses paid from organization to date	7,880,792.07
Fire losses incurred during the year	1,302,147.41
Cash dividends declared since commencing business	1,877,000.00
Company's stock owned by the directors, at par value	72,200.00
Dividends declared during the year 1893	100,000.00
Amount loaned to stockholders, not officers	450.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$51,000.00	$15,415.73
Georgia	27,500.00	14,434.75
Oregon	50,000.00	15,138.52

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,324,167.00
Premiums received	15,499.54
Losses paid	1,628.39
Losses incurred	4,141.37

NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1850. Commenced business August, 1850.

THOMAS F. GOODRICH, *President.* GEO. C. HOWE, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon.		$883,000.00
Loans on mortgages (first liens)........................		27,400.00
Interest due and accrued thereon........................		711.25
Value of lands mortgaged........................	$29,800.00	
Value of buildings thereon........................	44,000.00	
Insurance held as collateral........................	44,000.00	
Market value of stocks and bonds........................		840,310.00
Loans on collateral securities........................		3,250.00
Cash in company's office........................		35,387.52
Cash deposited in bank........................		144,576.92
Interest due and accrued........................		4,955.84
Gross premiums in course of collection........................		262,756.12
Rents due and accrued........................		6,519.83
Due for re-insurance on losses paid........................		5,325.69
Gross assets........................		$2,214,193.17

LIABILITIES.

Net amount of unpaid losses........................		$258,724.31
Unearned premiums at fifty per cent. of gross premiums..		1,060,531.63
Dividends to stockholders unpaid........................		378.50
Commissions and brokerage........................		43,729.77
Re-insurance........................		1,284.30
Gross liabilities, except capital and surplus........................		$1,364,648.51
Paid-up capital........................	$500,000.00	
Surplus beyond all liabilities........................	349,544.66	
Surplus as regards policy-holders........................		849,544.66
Total liabilities, including capital and surplus........................		$2,214,193.17

INCOME.

	Fire.	*Inland.*
Cash received for gross premiums	$2,044,398.69	$73,349.58
Deduct re-insurance, rebate, and return premiums	436,407.80	22,783.53
Net cash received for premiums	$1,607,990.89	$50,566.05

	$1,658,556.94
Received for interest on mortgages	1,432.50
Interest and dividends from all other sources	36,163.52
Income from all other sources	26,471.10
Gross cash income	$1,722,624.06

EXPENDITURES.

	Fire.	*Inland.*
Gross amount paid for losses	$1,219,949.97	$37,470.27
Deduct salvage and re-insurance	123,960.69	8,682.07
Net amount paid for losses	$1,095,989.28	$28,788.20

	$1,124,777.48
Dividends paid stockholders	49,960.00
Commissions and brokerage	314,502.83
Salaries and fees of officers and employés	121,419.17
State and local taxes	54,814.43
All other payments and expenditures	116,942.88
Gross cash expenditures	$1,782,416.79

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$339,634,069.00	$3,058,303.64
Written or renewed during the year	188,781,728.00	2,062,548.66
Total	$528,415,797.00	$5,120,852.30
Deduct risks expired or terminated	304,198,350.00	2,878,366.27
In force at the end of the year	$224,217,447.00	$2,242,486.03
Deduct amount re-insured	15,427,011.00	166,744.75
Net amount in force Dec. 31, 1893	$208,790,436.00	$2,075,741.28

	Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$1,808,468.00	$47,870.82
Written or renewed during the year	2,517,443.00	72,381.45
Total	$4,325,911.00	$120,252.27
Deduct risks expired or terminated	2,226,188.00	56,631.88
In force at the end of the year	$2,099,723.00	$63,620.39
Deduct amount re-insured	571,894.00	18,298.40
Net amount in force Dec. 31, 1893	$1,527,829.00	$45,321.99

MISCELLANEOUS.

Premiums received from organization to date	$33,747,352.96
Losses paid from organization to date	18,480,863.26
Fire and inland losses incurred during the year	1,137,937.99
Cash dividends declared since commencing business	2,284,000.00
Company's stock owned by the directors, at par value	110,550.00
Dividends declared during the year 1893	50,000.00
Amount loaned to officers and directors	3,250.00
Amount loaned to stockholders not officers	750.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$28,000.00	$17,617.53
Virginia	28,000.00	18,273.97

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$834,209.00
Premiums received	12,487.73
Losses paid	4,385.32
Losses incurred	2,433.74

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1867. Commenced business January, 1872.

CHARLES B. WHITING, *President.* JAMES U. TAINTOR, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less incumbrances thereon		$36,553.13
Loans, on mortgages of real estate (first liens)		213,639.30
Interest due and accrued thereon		9,545.64
Value of mortgaged premises	$680,615.00	
Insurance held as collateral	94,780.00	
Market value of stocks and bonds		1,462,513.82
Loans on collateral securities		7,530.00
Cash in the company's office		20,230.42
Cash deposited in bank		69,082.05
Interest due and accrued		18,132.21
Gross premiums in course of collection		254,047.86
Rents due and accrued		419.65
Gross assets		$2,091,694.08

LIABILITIES.

Net amount of unpaid losses		$273,922.08
Unearned premiums at fifty per cent. of gross premiums		886,377.78
Commissions and brokerage		42,247.36
Due and to become due for borrowed money		45,000.00
Gross liabilities, except capital and surplus		$1,247,547.22
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	344,146.86	
Surplus as regards policy-holders		844,146.86
Total liabilities, including capital and surplus		$2,091,694.08

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$1,789,465.55	$112,150.53	
Deduct re-insurance, rebate, and return premiums	474,798.78	8,861.07	
Net cash received for premiums	$1,314,666.77	$103,289.46	
			$1,417,956.23
Received for interest on mortgages			13,837.42
Interest and dividends from all other sources			80,870.86
Income from rents			643.36
Gross cash income			$1,513,307.87

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$1,124,721.67	$84,308.31	
Deduct salvage and re-insurance	102,829.34	5,879.69	
Net amount paid for losses	$1,021,892.33	$78,428.62	
			$1,100,320.95
Commissions and brokerage			262,009.74
Salaries and fees of officers and employés			117,509.46
State and local taxes			31,867.30
All other payments and expenditures			68,826.50
Gross cash expenditures			$1,580,533.95

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$138,935,572.00	$1,744,713.23
Written or renewed during the year	143,466,209.00	1,730,620.87
Total	$282,401,781.00	$3,475,334.10
Deduct risks expired or terminated	141,726,595.00	1,736,980.48
In force at the end of the year	$140,675,186.00	$1,738,353.62
Deduct amount re-insured	1,625,828.00	13,185.63
Net amount in force Dec. 31, 1893	$139,049,358.00	$1,725,167.99

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$765,114.00	$28,258.14
Written or renewed during the year	8,939,709.00	112,252.67
Total	$9,704,823.00	$140,510.81
Deduct risks expired or terminated	8,199,312.00	92,923.22
In force at the end of the year	$1,505,511.00	$47,587.59

MISCELLANEOUS.

Premiums received from organization to date	$12,798,147.34
Losses paid from organization to date	7,967,351.18
Fire, marine, and inland losses incurred during the year	1,175,264.02
Cash dividends declared since commencing business	985,000.00
Company's stock owned by the directors, at par value	56,100.00
Amount loaned to officers and directors	26,380.00
Amount loaned to stockholders, not officers	1,950.00

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$52,200.00	$16,776.64
Georgia	28,000.00	19,884.00
Oregon	50,000.00	11,086.16

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,041,202.00
Premiums received	14,910.61
Losses paid	3,847.87
Losses incurred	5,099.17

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825. Commenced business April, 1825.

R. DALE BENSON, *President*. W. GARDNER CROWELL, *Secretary*.

CASH CAPITAL, $400,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$134,500.00
Loans on mortgages of real estate (first liens)		610,070.00
Interest due and accrued thereon		11,260.63
Value of mortgaged premises	$1,861,600.00	
Insurance held as collateral	548,450.00	

Market value of stocks and bonds		$2,338,262.00
Loans on collateral securities		444,300.00
Cash in the company's office		1,707.28
Cash deposited in bank		120,694.78
Interest due and accrued		2,554.31
Gross premiums in course of collection		195,067.70
Rents due and accrued		641.66
Gross assets		$3,859,058.36

LIABILITIES.

Net amount of unpaid losses		$211,269.59
Unearned premiums at fifty per cent. of gross premiums		1,180,236.80
Amount reclaimable on perpetual fire policies		725,379.71
Commissions and brokerage		4,000.00
Gross liabilities, except capital and surplus		$2,120,886.10
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	1,338,172.26	
Surplus as regards policy-holders		1,738,172.26
Total liabilities, including capital and surplus		$3,859,058.36

INCOME.

Cash received for gross premiums	$1,995,874.27	
Deduct re-insurance, rebate, and return premiums	403,748.48	
Net cash received for premiums—all fire		$1,592,125.79
Received for interest on mortgages		28,410.24
Interest and dividends from all other sources		144,132.87
Income from all other sources		2,092.17
Deposit premiums received for perpetual fire risks, $54,024.71		
Gross cash income		$1,766,761.07

EXPENDITURES.

Net amount paid for losses—all fire	$1,060,439.73
Dividends paid stockholders	60,000.00
Commissions and brokerage	425,292.32
Salaries and fees of officers and employés	51,300.00
State and local taxes	31,573.97
All other payments and expenditures	43,556.49
Deposit premiums returned on perpetual fire risks, $20,001.89,	
Gross cash expenditures	$1,672,162.51

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$196,645,413.00	$2,310,038.27
Written or renewed during the year	179,930,933.00	1,983,475.71
Total	$376,576,346.00	$4,293,513.98
Deduct risks expired or terminated	151,039,163.00	1,813,329.48
In force at the end of the year	$225,537,183.00	$2,480,184.50
Deduct amount re-insured	11,248,053.00	119,710.88
Net amount in force Dec. 31, 1893	$214,289,130.00	$2,360,473.62
Perpetual risks in force	$31,771,823.00	$791,491.65

MISCELLANEOUS.

Premiums received from organization to date	$24,412,023.00
Losses paid from organization to date	14,229,728.00
Fire losses incurred during the year	1,080,000.00
Cash dividends declared since commencing business	2,649,000.00
Company's stock owned by the directors, at par value	55,300.00
Dividends declared during the year 1893	60,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or County.	*Value of Deposits.*	*Liabilities.*
Georgia	$28,000.00	$24,555.00
Virginia	22,400.00	10,416.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$867,399.14
Premiums received	14,250.94
Losses paid	6,516.61
Losses incurred	9,005.36

PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September 10, 1853. Commenced business September 10, 1853.

GEORGE P. SHELDEN, *President*. CHARLES C. LITTLE, *Secretary*.

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$399,000.00
Loans on mortgages of real estate (first liens)		130,700.00
Interest due and accrued thereon		2,152.81
Value of lands mortgaged	$97,400.00	
Value of buildings thereon	185,000.00	
Insurance held as collateral	151,300.00	
Market value of stocks and bonds		$3,873,937.00
Cash in the company's office		784.46
Cash deposited in bank		495,971.76
Interest due and accrued		9,724.15
Gross premiums in course of collection		987,784.71
Rents due and accrued		3,908.38
Due for re-insurance on losses paid		442,598.75
Gross assets		$6,346,562.02

LIABILITIES.

Net amount of unpaid losses		$300,842.90
Unearned premiums at fifty per cent. of gross premiums		4,373,057.30
Due and accrued for salaries, rent, and incidental expenses		224.25
Commissions and brokerage		135,243.29
Return premiums		71,269.39
Re-insurance		1,412.06
Gross liabilities, except capital and surplus		$4,882,049.19
Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	464,512.83	
Surplus as regards policy-holders		1,464,512.83
Total liabilities, including capital and surplus		$6,346,562.02

INCOME.

Cash received for gross premiums	$5,994,434.48	
Deduct re-insurance, rebate, and return premiums	893,337.31	
Net cash received for premiums—all fire		$5,101,097.17
Received for interest on mortgages		8,599.72
Interest and dividends from all other sources		156,263.31
Income from all other sources		14,537.28
Gross cash income		$5,280,497.48

EXPENDITURES.

Gross amount paid for losses	$3,089,067.82	
Deduct salvage and re-insurance	98,255.24	
Net amount paid for losses—all fire		$2,990,812.58
Dividends paid stockholders		100,000.00
Commissions and brokerage		913,905.21
Salaries and fees of officers and employés		304,837.14
State and local taxes		87,778.53
All other payments and expenditures		411,421.70
Gross cash expenditures		$4,808,755.16

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$602,155,865.00	$7,811,471.92
Written or renewed during the year	544,196,898.00	6,182,301.41
Total	$1,146,352,763.00	$13,993,773.33
Deduct risks expired or terminated	445,721,442.00	5,101,087.75
In force Dec. 31, 1893	$700,631,321.00	$8,892,685.58
Deduct amount re-insured	14,500,403.00	146,570.97
Net amount in force Dec. 31, 1893	$686,130,918.00	$8,746,114.61

MISCELLANEOUS.

Premiums received from organization to date	$92,442,773.66
Losses paid from organization to date	47,411,406.59
Fire losses incurred during the year	2,962,815.42
Cash dividends declared since commencing business	3,374,000.00
Company's stock owned by the directors, at par value	178,050.00
Dividends declared during the year 1893	100,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits*	*Liabilities.*
Virginia	$57,250.00	$35,499.20
Georgia	28,625.00	49,730.03
Canada	114,500.00	72,355.73

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,963,536.00
Premiums received	22,456.43
Losses paid	6,609.35
Losses incurred	10,784.35

PHŒNIX INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.

D. W. C. SKILTON, *President*. GEO. H. BURDICK, *Secretary*.

CASH CAPITAL, $2,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$373,157.48
Loans on mortgages of real estate (first liens)		368,150.92
Interest due and accrued thereon		48,777.94
Value of lands mortgaged	$573,590.00	
Value of buildings thereon	214,900.00	
Insurance held as collateral	107,075.00	
Market value of stocks and bonds		3,768,318.50
Loans on collateral securities		58,382.50
Cash in the company's office		25,466.71
Cash deposited in bank		244,033.73
Interest due and accrued		1,514.09
Gross premiums in course of collection		597,497.55
Rents due and accrued		8,744.09
Gross assets		$5,494,043.51

LIABILITIES.

Net amount of unpaid losses		$533,503.73
Unearned premiums at fifty per cent. of gross premiums		2,097,185.05
Commissions and brokerage		64,250.00
Gross liabilities, except capital and surplus		$2,694,938.78
Paid-up capital	$2,000,000.00	
Surplus beyond all liabilities	799,104.73	
Surplus as regards policy-holders		2,799,104.73
Total liabilities, including capital and surplus		$5,494,043.51

INCOME.

Cash received for gross premiums	$3,828,154.33	
Deduct re-insurance, rebate, and return premiums	521,914.28	
Net cash received for premiums—all fire		$3,306,240.05
Received for interest on mortgages		22,684.08
Interest and dividends from all other sources		266,621.40
Income from all other sources		7,919.51
Gross cash income		$3,603,465.04

EXPENDITURES.

Gross amount paid for losses	$2,317,054.76	
Deduct salvage and re-insurance	41,147.45	
Net amount paid for losses—all fire		$2,275,907.31
Dividends paid stockholders		280,000.00
Commissions and brokerage		560,570.20
Salaries and fees of officers and employés		158,455.15
State and local taxes		70,578.11
All other payments and expenditures		373,606.35
Gross cash expenditures		$3,719,117.12

RISKS AND PREMIUMS.

In force Dec. 31, 1892	$346,399,217.00	$4,047,981.56
Written or renewed during the year	339,388,301.00	3,828,154.33
Total	$685,787,518.00	$7,876,135.89
Deduct risks expired or terminated	336,768,080.00	3,681,765.78
Net amount in force Dec. 31, 1893	$349,019,438.00	$4,194,370.11

MISCELLANEOUS.

Premiums received from organization to date	$55,325,150.03
Losses paid from organization to date	33,422,651.83
Fire losses incurred during the year	2,294,082.00
Cash dividends declared since commencing business	6,125,000.00
Company's stock owned by the directors, at par value	80,400.00
Dividends declared during the year 1893	280,000.00
Amount loaned to officers and directors	87,200.00
Amount loaned to stockholders, not officers	83,130.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$50,000.00	$21,908.93
Georgia	25,000.00	35,096.35
Canada	193,000.00	151,054.71

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,386,832.00
Premiums received	16,898.30
Losses paid	1,990.94
Losses incurred	4,857.76

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated and commenced business in 1799.

J. H. DEWOLF, *President.* E. L. WATSON, *Secretary.*

CASH CAPITAL, $400,000.00.

ASSETS.

Market value of stocks and bonds	$903,774.00
Cash in the company's office	3,381.70
Cash deposited in bank	56,651.29
Gross premiums in course of collection	180,239.23

Bills receivable, not matured, taken for premiums	$70,755.97
Due for re-insurance on losses paid	2,500.00
Premiums more than three months due, $5,582.35.	
Gross assets	$1,217,302.19

LIABILITIES.

Net amount of unpaid losses		$133,565.20
Unearned premiums at 50 per cent. on fire and inland risks	$521,147.30	
Unearned premiums at 100 per cent. on marine risks	85,082.97	
Total unearned premiums		606,230.27
Commission and brokerage		32,055.92
Re-insurance		2,411.89
Gross liabilities, except capital and surplus		$774,263.28
Paid-up capital	$400,000.00	
Surplus beyond all liabilities	43,038.91	
Surplus as regards policy-holders		443,038.91
Total liabilities, including capital and surplus		$1,217,302.19

INCOME.

	Fire.	Marine and Inland.	
Cash received for gross premiums	$1,268,934.03	$496,700.06	
Deduct re-insurance, rebate, and return premiums	709,729.72	126,021.78	
Net cash received for premiums	$559,204.31	$370,678.28	
			$929,882.59
Interest and dividends from all sources			41,284.37
Gross cash income			$971,166.96

EXPENDITURES.

	Fire.	Marine and Inland.	
Gross amount paid for losses	$728,809.37	$418,837.57	
Deduct salvage and re-insurance	198,318.34	101,167.12	
Net amount paid for losses	$530,491.03	$317,670.45	
			$848,161.48
Commissions and brokerage			158,653.11
Salaries and fees of officers and employés			80,886.34
State and local taxes			24,314.34
All other payments and expenditures			51,010.93
Gross cash expenditures			$1,163,026.20

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$132,112,252.00	$1,464,173.84
Written or renewed during the year	124,866,190.00	1,246,615.11
Total	$256,978,442.00	$2,710,788.95
Deduct risks expired or terminated	115,820,388.00	1,204,365.66
In force at the end of the year	$141,158,054.00	$1,506,423.29
Deduct amount re-insured	51,104,542.00	563,207.80
Net amount in force December 31, 1893	$90,053,512.00	$943,215.49

	Marine and Inland Risks.	*Premiums.*
In force December 31, 1893	$7,833,124.00	$255,972.88
Written or renewed during the year	96,367,467.00	514,162.30
Total	$104,200,591.00	$770,135.18
Deduct risks expired or terminated	97,157,925.00	533,742.64
In force at the end of the year	$7,042,666.00	$236,392.54
Deduct amount re-insured	2,118,870.00	52,230.46
Net amount in force Dec. 31, 1893	$4,923,796.00	$184,162.08

MISCELLANEOUS.

Premiums received from organization to date	$22,654,578.00
Losses paid from organization to date	13,367,281.00
Fire, marine, and inland losses incurred during the year	847,665.03
Cash dividends declared since commencing business	2,052,563.39
Company's stock owned by the directors, at par value	38,500.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$482,567.00
Premiums received	5,129.35
Losses paid	1,276.10
Losses incurred	2,266.76

QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

J. A. MACDONALD, *President.* GEO. W. BURCHELL, *Secretary.*

CASH CAPITAL, $500,000.00.

ASSETS.

Market value of stocks and bonds	$2,933,831.97
Cash in the company's office	10,914.52
Cash deposited in bank	322,806.82
Interest due and accrued	41,621.15
Gross premiums in course of collection	334,047.85
Bills receivable, not matured, taken for premiums	2,103.52
Due for re-insurance on losses paid	611.78
Gross assets	$3,645,937.61

LIABILITIES.

Net amount of unpaid losses		$303,000.48
Unearned premiums at fifty per cent. of gross premiums		1,646,315.71
Due and accrued for salaries, rent, and incidental expenses		7,059.22
Commissions and brokerage		60,011.89
Return premiums		44,128.10
Re-insurance		9,054.11
Gross liabilities, except capital and surplus		$2,069,569.51
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	1,076,368.10	
Surplus as regards policy-holders		1,576,368.10
Total liabilities, including capital and surplus		$3,645,937.61

INCOME.

Cash received for gross premiums	$2,788,888.74	
Deduct re-insurance, rebate, and return premiums	615,559.47	
Net cash received for premiums—all fire		$2,173,329.27
Interest and dividends from all sources		115,948.03
Gross cash income		$2,289,277.30

EXPENDITURES.

Gross amount paid for losses	$1,691,899.15	
Deduct salvage and re-insurance	242,274.08	
Net amount paid for losses—all fire		$1,449,625.07
Commissions and brokerage		345,917.88
Salaries and fees of officers and employés		172,671.89
State and local taxes		36,615.64
All other payments and expenditures		158,227.68
Gross cash expenditures		$2,163,058.16

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$288,971,283.00	$3,321,751.20
Written or renewed during the year	235,408,881.00	2,786,768.62
Total	$524,380,164.00	$6,108,519.82
Deduct risks expired or terminated	228,489,089.00	2,688,523.98
In force at the end of the year	$295,881,075.00	$3,419,995.84
Deduct amount re-insured	13,150,683.00	127,364.38
Net amount in force Dec. 31, 1893	$282,740,392.00	$3,292,631.46

MISCELLANEOUS.

Premiums received from organization to date	$5,797,555.74
Losses paid from organization to date	2,883,085.65
Fire losses incurred during the year	1,511,601.71
Company's stock owned by the directors, at par value	7,500.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$282,400.00	$198,483.65
Oregon	56,570.00	9,171.50
Virginia	28,375.00	21,480.00
Georgia	28,375.00	18,048.00
Nebraska	25,000.00	17,730.31

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$615,927.00
Premiums received	8,682.13
Losses paid	1,117.88
Losses incurred	1,240.71

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated 1849. Commenced business 1851.

ANDREW J. WIGHT, *President.* SANFORD J. HALL, *Secretary.*

CASH CAPITAL, $1,500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$134,000.00
Loans on mortgages of real estate (first liens)		327,550.00
Interest due and accrued thereon		7,868.51
Value of lands mortgaged	$248,950.00	
Value of buildings thereon	356,550.00	
Insurance held as collateral	274,500.00	
Market value of stocks and bonds		2,526,685.00
Loans on collateral securities		66,000.00
Cash in the company's office		27,044.91
Cash deposited in bank		148,767.01
Interest due and accrued		24,189.00
Gross premiums in course of collection		240,905.88
Rents due and accrued		997.16
Due for re-insurance on losses paid		1,487.70
Gross assets		$3,505,495.17

LIABILITIES.

Net amount of unpaid losses		$263,524.41
Unearned premiums at fifty per cent. of gross premiums		1,302,319.42
Commissions and brokerage		36,135.88
Gross liabilities, except capital and surplus		$1,601,979.71
Paid-up capital	$1,500,000.00	
Surplus beyond all liabilities	403,515.46	
Surplus as regards policy-holders		1,903,515.46
Total liabilities, including capital and surplus		$3,505,495.17

INCOME.

Cash received for gross premiums	$2,110,660.24	
Deduct re-insurance, rebate, and return premiums	342,395.02	
Net cash received for premiums—all fire		$1,768,265.22
Received for interest on mortgages		17,349.48
Interest and dividends from all other sources		128,390.02
Income from all other sources		4,699.32
Gross cash income		$1,918,704.04

EXPENDITURES.

Gross amount paid for losses	$1,313,925.69	
Deduct salvage and re-insurance	63,722.81	
Net amount paid for losses—all fire		$1,250,202.88
Dividends paid stockholders		150,000.00
Commissions and brokerage		298,142.64
Salaries and fees of officers and employés		72,299.76
State and local taxes		61,694.73
All other payments and expenditures		183,408.62
Gross cash expenditures		$2,015,748.63

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$202,596,623.00	$2,617,382.50
Written or renewed during the year	123,165,402.00	1,769,884.23
Total	$325,762,025.00	$4,387,266.73
Deduct risks expired or terminated	126,007,332.00	1,782,627.88
Net amount in force Dec. 31, 1893	$199,754,693.00	$2,604,638.85

MISCELLANEOUS.

Premiums received from organization to date	$32,563,417.90
Losses paid from organization to date	20,308,510.83
Fire losses incurred during the year	1,229,853.91
Cash dividends declared since commencing business	2,954,542.00
Company's stock owned by the directors, at par value	165,700.00
Dividends declared during the year 1893	150,000.00
Amount loaned to officers and directors	9,500.00
Amount loaned to stockholders, not officers	40,000,00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$55,000.00	$13,135.73

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$939,648.00
Premiums received	14,636.33
Losses paid	3,493.74
Losses incurred	7,952.14

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 1, 1824. Commenced business April 9, 1824.

W. W. UNDERHILL, *President*. W. H. GRIFFEN, *Secretary*.

CASH CAPITAL, $250,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)		$449,000.00
Interest due and accrued thereon		3,221.24
Value of lands mortgaged	$303,000.00	
Value of buildings thereon	600,500.00	
Insurance held as collateral	488,200.00	
Market value of stocks and bonds		101,210.00
Cash in company's office		14,806.73
Cash deposited in bank		184.98
Interest due and accrued		882.00
Gross premiums in course of collection		81,719.00
Gross assets		$651,023.95

LIABILITIES.

Net amount of unpaid losses	$58,656.73
Unearned premiums at fifty per cent. of gross premiums	186,228.29
Due and accrued for salaries, rent, and incidental expenses	2,222.49
Commissions and brokerage	16,732.17
Return premiums	13,334.51
Re-insurance	15,084.26
Gross liabilities, except capital and surplus	$292,258.45

Paid-up capital	$250,000.00	
Surplus beyond all liabilities	108,765.50	
Surplus as regards policy-holders		358,765.50
Total liabilities, including capital and surplus		$651,023.95

INCOME.

	Fire.	*Inland.*	
Cash received for gross premiums	$435,735.12	$22,719.18	
Deduct re-insurance, rebate, and return premiums	106,217.15	2,077.26	
Net cash received for premiums	$329,517.97	$20,641.92	
			$350,159.89
Received for interest on mortgages			27,318.38
Interest and dividends from all other sources			900.70
Income from all other sources			135.00
Gross cash income			$378,513.97

EXPENDITURES.

	Fire.	*Inland.*	
Gross amount paid for losses	$241,156.21	$13,323.52	
Deduct salvage and re-insurance	19,495.38	6,315.45	
Net amount paid for losses	$221,660.83	$7,008.07	
			$228,668.90
Dividends paid stockholders			25,000.00
Commissions and brokerage			81,047.91
Salaries and fees of officers and employés			24,053.59
State and local taxes			8,490.70
All other payments and expenditures			42,834.78
Gross cash expenditures			$410,095.88

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$49,733,748.00	$440,701.05
Written or renewed during the year	43,070,723.00	455,939.71
Total	$92,804,471.00	$896,640.76
Deduct risks expired or terminated	43,906,547.00	397,537.12
In force at the end of the year	$48,897,924.00	$499,103.64
Deduct amount re-insured	13,881,113.00	148,204.25
Net amount in force Dec. 31, 1893	$35,016,811.00	$350,899.39

	Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$273,566.00	$9,065.25
Written or renewed during the year	802,765.00	25,733.86
Total	$1,076,331.00	$34,799.11
Deduct risks expired or terminated	424,444.00	13,241.81
In force at the end of the year	$651,887.00	$21,557.30

MISCELLANEOUS.

Premiums received from organization to date	$5,095,584.00
Losses paid from organization to date	2,719,368.00
Fire and inland losses incurred during the year	257,137.70
Cash dividends declared since commencing business	1,802,659.00
Company's stock owned by the directors, at par value	50,225.00
Dividends declared during the year 1893	25,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$15,600.00	$4,735.72

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$235,379.00
Premiums received	2,677.74
Losses paid	308.43
Losses incurred	1,190.43

MUTUAL FIRE INSURANCE COMPANIES

OF OTHER STATES.

Detailed Abstracts from the Annual Statements of the Mutual Fire Insurance Companies of Other States, authorized to do Business in the State of New Hampshire, showing their Condition on the 31st Day of December, 1893.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

FITCHBURG, MASS.

Incorporated March 23, 1847. Commenced business September 1, 1847.

AMASA NORCROSS, *President*. EDWARD P. DOWNE, *Secretary*.

I. ASSETS.

Cash value of real estate, less encumbrances thereon		$51,561.19
Loans on mortgages of real estate (first liens)		$82,453.00
Value of lands mortgaged	$1,600.00	
Value of buildings thereon	1,200.00	
Insurance held as collateral	800.00	
Market value of stocks and bonds		79,430.00
Loans on collateral securities		11,200.00
Cash in company's office		2,050.25
Cash deposited in banks		15,300.07
Interest due and accrued		2,155.42
Premiums in course of collection		15,550.00
Loans on personal security		6,328.57
Gross available assets		$266,028.50

Assessable contigent premiums on outstanding risks, $392,090.47.

II. LIABILITIES.

Losses adjusted, due and to become due	$9,556.90	
reported, but not adjusted	9,780.98	
resisted, including interest and expenses.	850.00	
Gross amount of unpaid losses		$20,187.88
Unearned premiums taken at fifty per cent. of gross premiums		196,045.24
Due or to become due for borrowed money and interest		10,000.00
Rents, taxes, salaries, and incidental expenses		1,445.17
Liabilities, except surplus		$230,417.39
Surplus		35,611.21
Gross liabilities, including surplus		$266,028.50

III. INCOME.

Gross cash premiums received during the year	$176,325.12
Interest and dividends from all sources	10,538.92
Gross cash income	$186,864.04

Contingent premiums received during the year, $174,826.04.

IV. EXPENDITURES.

Gross amount paid for losses during the year	$112,643.39
Commissions on premiums	27,180.35
Salaries and fees of officers and employés	8,071.33
Profits or surplus on terminated policies	54,289.98
State and local taxes	1,497.02
Rents	700.00
Office and incidental expenses	5,352.25
Gross cash expenditures	$209,939.32

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1893	$23,816,822.00	$368,326.12	$368,326.12
Risks written during the year	11,385,314.00	174,826.04	174,826.04
Total	$35,202,136.00	$543,152.16	$543,152.16
Risks terminated during the year	10,033,585.00	151,061.69	151,061.69
Amount in force Dec. 31, 1893	$25,168,551.00	$392,090.47	$392,090.47
Losses incurred during the year			114,822.14

Percentage of cash premium returned during the year as profit or surplus:

Twenty, forty, and sixty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$1,510,972.00
Cash premiums received	21,607.49
Contingent premiums therewith	21,607.49
Losses paid during the year	11,402.33
Losses incurred during the year	8,138.53

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated December 21, 1872. Commenced business January 1, 1873.

CHARLES B. CUMMINGS, *President*. JOHN M. CORBETT, *Secretary*.

I. ASSETS.

Loans on mortgages of real estate (first liens)		$111,800.00
Value of lands mortgaged	$101,000.00	
Value of buildings thereon	117,900.00	
Insurance held as collateral	125,250.00	
Market value of stocks and bonds		178,663.00
Cash in company's office		135.21
Cash deposited in banks		4,017.96
Interest due and accrued		2,653.95
Premiums in course of collection		7,363.15
Gross available assets		$304,633.27

Assessable contingent premiums on outstanding risks, $182,213.82.

II. LIABILITIES.

Losses adjusted, due and to become due	$407.95	
reported, but not adjusted	25.00	
Net amount of unpaid losses		$432.95
Unearned premiums taken at fifty per cent. of gross premiums		90,485.73
Return premiums due on cancelled policies		360.67
Profits or surplus due on terminated policies		3,427.60
Commissions on premiums in course of collection		800.00
Liabilities, except surplus and guaranty fund		$95,506.95
Guaranty fund	$200,000.00	
Surplus over fund	9,126.32	
Surplus as regards policy-holders		$209,126.32
Gross liabilities, including surplus and guaranty fund		$304,633.27

III. INCOME.

Cash received for gross premiums	$69,036.56	
Deduct re-insurance and return premiums	2,312.71	
Net cash premiums received during the year		$66,723.85
Interest received on mortgages		5,050.50
Interest and dividends from all other sources		9,129.19
Income from all other sources		84.42
Gross cash income		$80,987.96

Contingent premiums received during the year, $70,015.63.

IV. EXPENDITURES.

Gross amount paid for losses	$28,292.21	
Deduct amount received for re-insurance	3.57	
Net amount paid for losses during the year		$28,288.64
Commissions on premiums		8,170.51
Salaries and fees of officers and employés		11,338.89
Profits or surplus on terminated policies		17,209.58
State and local taxes		766.13
Rents		3,000.00
Office and incidental expenses		2,051.25
Dividends on guaranty fund		11,000.00
Gross cash expenditures		$81,825.00

V. GENERAL ITEMS.

	Amount.	*Cash Premiums*	*Contingent. Premiums.*
Risks in force Jan. 1, 1893	$22,009,315.00	$176,091.88	$176,091.88
Risks written during the year	9,349,540.00	70,015.63	70,015.63
Total	$31,358,855.00	$246,107.51	$246,107.51
Risks terminated during the year	8,833,146.00	63,893.69	63,893.69
In force at the end of the year	$22,525,709.00	$182,213.82	....
Deduct amount re-insured	115,575.00	1,242.35	....
Amount in force Dec. 31, 1893	$22,410,134.00	$180,971.47	$182,213.82
Losses incurred during the year			$27,484.09

Percentage of cash premium returned during the year as profit or surplus:

Twenty-five and thirty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$1,013,035.00
Cash premiums received	9,837.74
Contingent premiums therewith	9,837.74
Losses paid during the year	7,244.66
Losses incurred during the year	6,571.94

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

Incorporated April 1, 1846. Commenced business January 1, 1847.

JOHN D. WASHBURN, *President*. E. B. STODDARD, *Secretary*.

I. ASSETS.

Cash value of real estate, less encumbrances thereon		$33,800.00
Loans on mortgages of real estate (first liens)		82,302.05
Value of lands mortgaged	$91,500.00	
Value of buildings thereon	126,000.00	
Insurance held as collateral	82,200.00	
Market value of stocks and bonds		125,336.00
Cash deposited in banks		8,405.33
Interest due and accrued		7,096.18
Premiums in course of collection		8,986.66
Loans on personal security		750.00
Gross available assets		$266,676.22

Assessable contingent premiums on outstanding risks, $346,154.70.

II. LIABILITIES.

Net amount of unpaid losses	$4,866.20
Unearned premiums taken at fifty per cent. of gross premiums	173,077.35

Returned premiums due on cancelled policies	$3,000.00
Commissions on premiums in course of collection	1,222.79
Liabilities, except surplus	$182,166.34
Surplus	84,509.88
Gross liabilities, including surplus	$266,676.22

III. INCOME.

Cash received for gross premiums	$102,286.90	
Deduct re-insurance and return premiums	3,428.48	
Net cash premiums received during the year		$98,858.42
Interest received on mortgages		4,356.76
Interest and dividends from all other sources		6,568.04
Income from all other sources		878.08
Gross cash income		$110,661.30

Contingent premiums during the year, $101,278.28.

IV. EXPENDITURES.

Net amount paid for losses during the year	$67,805.00
Commissions on premiums	15,381.89
Salaries and fees of officers and employés	7,075.27
Profits or surplus on terminated policies	38,449.65
State and local taxes	1,713.97
Office and incidental expenses	3,970.20
Gross cash expenditures	$134,395.98

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1893	$21,110,251.00	$340,477.63	$340,477.63
Risks written during the year	7,072,936.00	101,278.28	101,278.28
Total	$30,183,187.00	$441,755.91	$441,755.91
Risks terminated during the year	6,762,653.00	95,601.21	95,601.21
Amount in force Dec. 31, 1893	$23,420,534.00	$346,154.70	$346,154.70
Losses incurred during the year			$67,553.92

Percentage of cash premium returned during the year as profit or surplus:

Twenty, forty, and sixty per cent.

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$397,903.00
Cash premiums received	5,393.47
Contingent premiums therewith	5,393.47
Losses paid during the year	718.68
Losses incurred during the year	718.68

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated 1800. Commenced business 1800.

HENRY R. BAKER, *President.* HARDIN C. WATERS, *Secretary.*

I. ASSETS.

Loans on mortgages of real estate (first liens)		$101,700.00
Value of mortgaged premises	$7,500.00	
Insurance held as collateral	4,000.00	
Market value of stocks and bonds		136,855.00
Cash in company's office		785.75
Cash deposited in banks		17,200.80
Interest due and accrued		767.38
Premiums in course of collection		2,379.41
Gross available assets		$259,688.34

Assessable contingent premiums on outstanding risks, $124,774.43.

II. LIABILITIES.

Unearned premiums taken at fifty per cent. of gross premiums	$102,950.89
Liabilities except surplus	$102,950.89
Surplus	156,737.45
Gross liabilities including surplus	$259,688.34

III. INCOME.

Cash received for gross premiums	$44,414.42	
Deduct re-insurance and return premiums	2,609.48	
Net cash received during the year		$41,804.94
Interest and dividends from all sources		13,776.47
Gross cash income		$55,581.41

IV. EXPENDITURES.

Net amount paid for losses during the year	$19,401.36
Commission on premiums	3,034.46
Salaries and fees of officers and employés	7,592.00
Profits or surplus on terminated policies	12,711.11
State and local taxes	2,925.79
Rents	630.00
Office and incidental expenses	1,327.36
All other expenditures	104.00
Gross cash expenditures	$47,726.08

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force Jan. 1, 1893	$19,987,458.00	$201,780.17	
Risks written during the year	4,591,170.00	44,414.42	
Total	$24,578,628.00	$246,194.59	
Risks terminated during the year	4,320,570.00	39,915.94	
In force at the end of the year	$20,258,058.00	$206,278.65	
Deduct amount re-insured	44,250.00	376.87	
Amount in force Dec. 31, 1893	$20,213,808.00	$205,901.78	$124,794.43

Contingent premiums on outstanding risks, less assessments paid thereon	$303,245.67
Losses incurred during the year	19,401.36

Percentage of cash premium returned during the year as profit or surplus:

Twenty, thirty, forty, fifty, and sixty-five per cent.

Risks written during the year	$61,100.00
Cash premiums received	672.40

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY.

LOWELL, MASS.

Incorporated June, 1848. Commenced business June, 1848.

LEVI SPRAGUE, *President*. EDWARD M. TUCKE, *Secretary*.

I. ASSETS.

Loans on mortgages of real estate (first liens)		$227,614.00
Value of lands mortgaged	**$3,000.00**	
Value of buildings thereon	**3,000.00**	
Insurance held as collateral	**2,025.00**	
Market value of stocks and bonds		180,440.00
Loans on collateral securities		29,900.00
Cash in company's office		923.53
Cash deposited in banks		17,253.85
Interest due and accrued		10,106.90
Premiums in course of collection		12,984.60
Loans on personal security		178,125.00
Gross available assets		$657,347.88

Assessable contingent premiums on outstanding risks, $575,374.81.

II. LIABILITIES.

Net amount of unpaid losses	$501.00
Unearned premiums taken at fifty per cent. of gross premiums	287,687.40
Commissions on premiums in course of collection	1,560.00
Liabilities, except surplus	$289,748.40
Surplus	367,599.48
Gross liabilities, including surplus	$657,347.88

III. INCOME.

Cash received for gross premiums	$171,999.95	
Deduct re-insurance and return premiums	5,583.07	
Net cash premiums received during the year		$166,416.88

Interest received on mortgages	$11,289.71
Interest and dividends from all other sources	23,953.57
Gross cash income	$201,660.16

Contingent premiums received during the year, $174,384.97.

IV. EXPENDITURES.

Net amount paid for losses during the year	$93,097.83
Commissions on premiums	24,812.64
Salaries and fees of officers and employés	11,380.00
Profits or surplus on terminated policies	70,111.81
State and local taxes	1,942.08
Rents	1,600.00
Office and incidental expenses	6,005.88
Gross cash expenditures	$208,950.24

V. GENERAL ITEMS.

	Amount.	*Cash Premiums.*	*Contingent Premiums.*
Risks in force January 1, 1893	$35,395,952.00	$536,605.61	$536,605.61
Risks written during the year	11,347,874.00	174,384.97	174,384.97
Total	$46,743,826.00	$710,990.58	$710,990.58
Risks terminated during the year	8,908,166.00	135,615.77	135,615.77
Amount in force Dec. 31, 1893	$37,835,660.00	$575,374.81	$575,374.81
Losses incurred during the year			91,251.06

NEW HAMPSHIRE BUSINESS.

Risks written during the year	$781,987.00
Cash premiums received	11,198.12
Contingent premiums therewith	11,198.12
Losses paid during the year	7,021.51
Losses incurred during the year	7,021.51

FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF OTHER COUNTRIES.

UNITED STATES BRANCHES.

Detailed Abstracts from the Annual Statements of the
Fire and Fire-Marine Insurance Companies of Other
Countries Authorized to do Business in the
State of New Hampshire, Showing Their
Condition on the 31st Day of
December, 1893.

BRITISH AMERICA ASSURANCE COMPANY.

UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President.* P. H. SIMS, *Secretary.*

ASSETS.

Loans on mortgages of real estate (first liens)	$60,000.00
Market value of stocks and bonds	803,615.00
Cash deposited in bank	15,910.04
Interest due and accrued	5,852.50
Gross premiums in course of collection	219,415.81
Bills receivable, not matured, taken for premiums	4,143.52
Gross assets	$1,108,936.87

LIABILITIES.

Net amount of unpaid losses	$132,673.64
Unearned premiums at fifty per cent. of gross premiums	503,920.48
Commissions and brokerage	38,618.77
Return premiums	16,991.89
Re-insurance	2,815.58
Gross liabilities	$695,020.36

INCOME.

	Fire.	*Inland.*	
Cash received for gross premiums	$1,038,157.17	$126,163.26	
Deduct re-insurance, rebate, and return premiums	207,100.40	16,862.59	
Net cash received for premiums	$831,056.77	$109,300.67	
			$940,357.44
Interest and dividends from all sources			26,359.70
Gross cash income			$966,717.14

EXPENDITURES.

	Fire.	Inland.	
Gross amount paid for losses	$536,040.85	$96,787.40	
Deduct salvage and re-insurance	29,247.42	2,891.38	
Net amount paid for losses	$506,793.43	$93,896.02	
			$600,689.45
Commissions and brokerage			197,763.85
Salaries and fees of officers and employés			18,042.41
State and local taxes			19,734.30
All other payments and expenditures			64,038.36
Gross cash expenditures			$900,268.37

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force Dec. 31, 1892	$63,065,909.00	$776,194.23
Written or renewed during the year	81,814,603.00	1,115,306.23
Total	$144,880,512.00	$1,891,500.56
Deduct risks expired or terminated	66,074,662.00	890,617.68
In force at the end of the year	$78,805,850.00	$1,000,882.78
Deduct amount re-insured	1,879,629.00	29,282.05
Net amount in force Dec. 31, 1893	$76,926,221.00	$971,600.73

	Inland Risks.	Premiums.
In force Dec. 31, 1892	$798,172.00	$21,728.52
Written or renewed during the year	14,080,957.00	137,925.35
Total	$14,879,129.00	$159,653.87
Deduct risks expired or terminated	12,052,794.00	123,413.63
In force at the end of the year	$2,826,335.00	$36,240.24

MISCELLANEOUS.

Premiums received in the United States	$10,813,034.93
Losses paid in the United States	6,940,073.47
Fire and inland losses incurred during the year	680,240.31

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	Value of Deposits.	Liabilities.
Georgia	$28,250.00	$20,547.21
Ohio	105,000.00	42,476.52
Virginia	23,750.00	9,509.64

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$308,436.00
Premiums received	4,352.31
Losses paid	1,501.64
Losses incurred	2,476.54

CALEDONIAN INSURANCE COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1890.

Resident Manager, GEO. C. HOWE, New York City.

ASSETS.

Loans on mortgages of real estate (first liens)		$50,000.00
Value of lands mortgaged	$100,000.00	
Market value of stocks and bonds		1,386,670.00
Cash in the company's office		2.98
Cash deposited in bank		94,454.42
Interest due and accrued		8,100.00
Gross premiums in course of collection		337,242.85
Due for re-insurance on losses paid		3,029.08
Gross assets		$1,879,499.33

LIABILITIES.

Net amount of unpaid losses	$265,591.13
Unearned premiums at fifty per cent. of gross premiums	1,163,392.76
Commissions and brokerage	60,370.92
Re-insurance	1,358.59
Gross liabilities	$1,490,713.40

INCOME.

Cash received for gross premiums	$2,100,033.55	
Deduct re-insurance, rebate, and return premiums	489,308.35	
Net cash received for premiums—all fire		$1,610,725.20
Received for interest on mortgages		3,000.00
Interest and dividends from all other sources		56,252.05
Gross cash income		$1,669,977.25

EXPENDITURES.

Gross amount paid for losses	$1,339,822.37	
Deduct salvage and re-insurance	138,860.78	
Net amount paid for losses—all fire		$1,200,921.59
Commissions and brokerage		323,197.67
Salaries and fees of officers and employés		114,089.17
State and local taxes		50,449.14
All other payments and expenditures		112,700.01
Gross cash expenditures		$1,801,357.58

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$282,291,879.00	$2,824,473.63
Written or renewed during the year	194,780,538.00	2,168,076.18
Total	$477,072,417.00	$4,992,549.81
Deduct risks expired or terminated	232,889,764.00	2,530,452.09
In force at the end of the year	$244,182,653.00	$2,462,097.72
Deduct amount re-insured	9,613,798.00	135,312.21
Net amount in force Dec. 31, 1893	$234,568,855.00	$2,326,785.51

MISCELLANEOUS.

Premiums received in the United States	$4,500,737.18
Losses paid in the United States	2,433,780.49
Fire losses incurred during the year	1,214,832.22

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$113,500.00	$60,716.58
Oregon	50,000.00	7,321.07
Georgia	25,000.00	12,388.72
Virginia	20,925.00	9,881.50

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$664,404.00
Premiums received	10,140.75
Losses paid	2,702.58
Losses incurred	4,002.26

COMMERCIAL UNION ASSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1871.

Resident Manager, CHARLES SEWELL, New York City.

ASSETS.

Cash value of real estate, less incumbrances thereon	$864,314.96
Market value of stocks and bonds	1,745,010.00
Cash in company's office	508.91
Cash deposited in bank	376,682.52
Interest due and accrued	25,549.98
Gross premiums in course of collection	452,895.66
Rents due and accrued	10,750.96
Bills receivable, not matured, taken for premiums	38,316.05
Unpaid premiums (balance of accounts), not more than three months due	36,896.60
Due for re-insurance on losses paid	4,273.92
Premiums more than three months due, $10,219.62.	
Gross assets	$3,555,199.56

LIABILITIES.

Net amount of unpaid losses	$425,529.32
Unearned premiums at fifty per cent. of gross premiums	2,031,070.31
Reclaimable on perpetual fire policies	41,340.12
Commissions and brokerage	67,934.35
Return premiums	813.84
Re-insurance	2,419.21
Gross liabilities	$2,569,107.15

INCOME.

	Fire.	*Inland.*	
Cash received for gross premiums..	$3,358,669.21	$219,450.58	
Deduct re-insurance, rebate, and return premiums..............................	711,018.11	29,672.86	
Net cash received for premiums.......	$2,647,651.10	$189,777.72	
			$2,837,428.82
Interest and dividends from all sources			77,396.75
Income from all other sources............................			37,750.78
Deposit premiums received from perpetual fire risks, $27,688.58			
Gross cash income..................................			$2,952,576.35

EXPENDITURES.

	Fire.	*Inland.*	
Gross amount paid for losses	$1,997,222.60	$185,916.87	
Deduct salvage and re-insurance	56,507.97	48,631.17	
Net amount paid for losses.........	$1,940,714.63	$137,285.70	
			$2,078,000.33
Commissions and brokerage............................			498,957.38
Salaries and fees of officers and employés................			126,481.70
State and local taxes....................................			65,712.19
All other payments and expenditures....................			157,034.27
Deposit premiums returned on perpetual fire risks, $2,361.50			
Gross cash expenditures................................			$2,926,185.87

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892.....................	$415,635,588.00	$4,412,301.94
Written or renewed during the year.......	296,724,111.00	3,357,908.36
Total................................	$712,359,699.00	$7,770,210.30
Deduct risks expired or terminated........	323,059,048.00	3,628,479.38
In force at the end of the year........	$389,300,651.00	$4,141,730.92
Deduct amount re-insured................	7,033,279.00	83,764.31
Net amount in force Dec. 31, 1893.....	$382,267,372.00	$4,057,966.61
Perpetual risks in force..................	$2,151,729.00	$45,933.47
	Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$1,707,174.00	$8,490.26
Written or renewed during the year.......	33,679,715.00	222,843.52
Total................................	$35,386,889.00	$231,333.78

Deduct risks expired or terminated	$32,905,630.00	$226,993.48
In force at the end of the year	$2,481,259.00	$4,340.30
Deduct amount re-insured	133,041.00	166.30
Net amount in force Dec. 31, 1893	$2,348,218.00	$4,174.00

MISCELLANEOUS.

Premiums received in the United States	$36,184,944.12
Losses paid in the United States	22,335,725.34
Fire and inland losses incurred during the year	2,139,388.06

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$113,000.00	$77,456.39
Virginia	56,500.00	51,750.73
Georgia	28,250.00	54,187.13
Oregon	56,500.00	20,595.10

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$888,072.00
Premiums received	14,231.50
Losses paid	4,738.13
Losses incurred	4,754.33

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1872.

Resident Manager, HENRY E. BOWERS, New York City.

ASSETS.

Loans on mortgages of real estate (first liens)		$342,500.00
Interest due and accrued thereon		2,879.54
Value of lands mortgaged	$524,200.00	
Value of buildings thereon	241,800.00	
Insurance held as collateral	241,800.00	

Market value of stocks and bonds	$1,266,787.50
Cash in company's office	840.00
Cash deposited in bank	60,435.68
Gross premiums in course of collection	130,712.75
Rents due and accrued	416.67

Premiums more than three months due, $13,024.95.

Gross assets	$1,804,572.14

LIABILITIES.

Net amount of unpaid losses	$185,087.00
Unearned premiums at fifty per cent. of gross premiums	948,875.95
Due and accrued for salaries, rent, and incidental expenses	2,842.18
Commissions and brokerage	4,768.99
Return premiums	260.05
Taxes	7,869.27
Gross liabilities	$1,149,703.44

INCOME.

Cash received for gross premiums	$1,412,578.93	
Deduct re-insurance, rebate, and return premiums	286,057.39	
Net cash received for premiums—all fire		$1,126,521.54
Received for interest on mortgages		15,792.80
Interest and dividends from all other sources		22,116.92
Gross cash income		$1,164,431.26

EXPENDITURES.

Gross amount paid for losses	$889,208.52	
Deduct salvage and re-insurance	52,679.35	
Net amount paid for losses—all fire		$836,529.17
Commissions and brokerage		213,311.65
Salaries and fees of officers and employés		105,608.89
State and local taxes		31,312.98
All other payments and expenditures		95,362.94
Gross cash expenditures		$1,282,125.63

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$214,838,593.79	$1,840,249.66
Written or renewed during the year	141,043,244.50	1,423,284.71
Total	$355,881,838.29	$3,263,534.37

Deduct risks expired or terminated	$135,352,298.33	$1,317,614.27
In force at the end of the year	$220,529,539.96	$1,945,920.10
Deduct amount re-insured	7,155,196.97	48,368.21
Net amount in force Dec. 31, 1893	$213,374,342.99	$1,897,551.89

MISCELLANEOUS.

Premiums received in the United States	$12,166,213.08
Losses paid in the United States	6,527,151.80
Fire losses incurred during the year	856,727.78

Amounts deposited for the exclusive protection of policyholders in other states or countries, as follows, viz:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$28,500.00	$18,642.66
Ohio	114,000.00	116,216.21
Oregon	57,000.00	18,946.50
Virginia	57,000.00	13,627.38

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$541,051.16
Premiums received	8,417.39
Losses paid	4,527.39
Losses incurred	4,532.39

IMPERIAL INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1868.

Resident Managers, COURTNEY & MCCAY, New York City.

ASSETS.

Cash value of real estate, less encumbrances thereon	$476,634.70
Market value of stocks and bonds	1,099,237.00

Cash in office and bank	$68,812.77
Interest due and accrued	2,895.83
Gross premiums in course of collection	195,900.51
Rents due and accrued	3,291.13
All other assets	500.00
Premiums more than three months due, $15,563.10.	
Gross assets	$1,847,271.94

LIABILITIES.

Net amount of unpaid losses	$141,931.88
Unearned premiums at fifty per cent. of gross premiums	896,660.70
Commissions and brokerage	33,858.78
Return premiums	2,538.53
Re-insurance	1,060.37
Gross liabilities	$1,076,050.26

INCOME.

Cash received for gross premiums	$1,600,889.16	
Deduct re-insurance, rebate, and return premiums	440,155.51	
Net cash received for premiums—all fire		$1,160,733.65
Interest and dividends from all sources		39,929.08
Income from all other sources		16,611.41
Gross cash income		$1,217,274.14

EXPENDITURES.

Gross amount paid for losses	$990,698.65	
Deduct salvage and re-insurance	76,719.35	
Net amount paid for losses—all fire		$913,979.30
Commissions and brokerage		206,091.09
Salaries and fees of officers and employés		101,897.39
State and local taxes		48,953.58
All other payments and expenditures		50,150.79
Gross cash expenditures		$1,321,072.15

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$212,430,286.35	$1,950,640.72
Written or renewed during the year	134,765,884.43	1,581,816.60
Total	$347,196,170.78	$3,532,457.32

Deduct risks expired or terminated	$150,024,501.80	$1,622,352.13
In force at the end of the year	$197,171,668.98	$1,910,105.19
Deduct amount re-insured	8,263,622.69	116,783.79
Net amount in force Dec. 31, 1893	$188,908,046.29	$1,793,321.40

MISCELLANEOUS.

Premiums received in the United States	$21,044,986.95
Losses paid in the United States	13,986,122.49
Fire losses incurred during the year	926,138.98

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$28,250.00	$5,893.75
Ohio	135,600.00	21,644.57
Oregon	56,500.00	8,767.17
Virginia	56,500.00	16,368.20

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$591,071.00
Premiums received	8,285.56
Losses paid	10,784.20
Losses incurred	14,684.20

LANCASHIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1872.

Resident Manager, E. LITCHFIELD, New York City.

ASSETS.

Cash value of real estate less incumbrances thereon	$383,388.85
Market value of stocks and bonds	1,639,805.00

Cash in company's office	$1,723.63
Cash deposited in bank	42,965.76
Gross premiums in course of collection	219,892.79
Gross assets	$2,287,776.03

LIABILITIES.

Net amount of unpaid losses	$363,161.65
Unearned premiums at fifty per cent. of gross premiums	1,257,273.49
Commissions and brokerage	35,000.00
Taxes	5,000.00
Gross liabilities	$1,660,435.14

INCOME.

Cash received for gross premiums	$3,094,908.34	
Deduct re-insurance, rebate, and return premiums	1,009,691.24	
Net cash received for premiums—all fire		$2,085,217.10
Interest and dividends from all sources		79,965.29
Income from all other sources		10,673.82
Gross cash income		$2,175,856.21

EXPENDITURES.

Gross amount paid for losses—all fire	$1,828,715.04
Commissions and brokerage	386,175.73
Salaries and fees of officers and employés	175,190.27
State and local taxes	51,259.69
All other payments and expenditures	173,399.36
Gross cash expenditures	$2,614,740.09

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$310,048,203.00	$3,434,944.93
Written or renewed during the year	255,436,643.00	2,949,803.21
Total	$565,484,846.00	$6,384,748.14
Deduct risks expired or terminated	320,672,870.00	3,670,046.40
In force at the end of the year	$244,811,976.00	2,714,701.74
Deduct amount re-insured	22,263,889.00	200,154.75
Net amount in force Dec. 31, 1893	$222,548,087.00	$2,514,546.99

MISCELLANEOUS.

Premiums received in the United States	$27,227,008.00
Losses paid in the United States	16,647,320.00
Fire losses incurred during the year	1,793,444.62

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$112,500.00	$73,562.56
Virginia	56,250.00	12,373.55
Georgia	24,750.00	33,362.20
Oregon	53,000.00	11,620.91

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$620,598.00
Premiums received	6,782.56
Losses paid	495.12
Losses incurred	495.12

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1848.

Resident Manager, HENRY W. EATON, New York City.

ASSETS.

Cash value of real estate, less encumbrances thereon	$1,603,270.00
Loans on mortgages of real estate (first liens)	3,079,328.64
Interest due and accrued thereon	44,407.21
Market value of stocks and bonds	2,045,300.00
Cash in the company's office	4,110.01
Cash deposited in bank	827,029.88
Interest due and accrued	507.03
Gross premiums in course of collection	963,864.76

Rents due and accrued		$15,000.00
All other assets		15,453.75
Premiums more than three months due, $42,250.44.		
Gross assets		$8,598,271.28

LIABILITIES.

Net amount of unpaid losses	$740,517.05
Unearned premiums at fifty per cent. of gross premiums	4,039,233.44
Reclaimable on perpetual fire policies	329,622.03
Net premium reserve under life department	112,795.83
Commissions and brokerage	103,164.36
Re-insurance	132,018.53
Gross liabilities	$5,457,351.24

INCOME.

Cash received for gross premiums	$7,376,093.54	
Deduct re-insurance, rebate, and return premiums	1,685,216.55	
Net cash received for premiums—all fire		$5,690,876.99
Received for interest on mortgages		111,841.19
Interest and dividends from all other sources		92,379.30
Income from all other sources		74,132.93
Deposit premiums received on perpetual risks	$14,128.74	
Life department income	4,054.80	
Gross cash income		$5,969,230.41

EXPENDITURES.

Gross amount paid for losses	$4,021,374.48	
Deduct salvage and re-insurance	369,403.07	
Net amount paid for losses—all fire		$3,651,971.41
Commissions and brokerage		962,860.05
Salaries and fees of officers and employés		279,199.96
State and local taxes		99,983.48
All other payments and expenditures		280,752.56
Deposit premiums returned on perpetual risks	$10,762.64	
Life department expenditures	8,148.17	
Gross cash expenditures		$5,274,767.46

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$816,664,970.00	$7,713,076.82
Written or renewed during the year	730,093,729.00	7,490,665.61
Total	$1,546,758,699.00	$15,203,742.43
Deduct risks expired or terminated	637,959,488.00	6,499,808.63
In force at the end of the year	$908,799,211.00	$8,703,933.80
Deduct amount re-insured	62,789,251.00	625,465.90
Net amount in force Dec. 31, 1893	$846,009,960.00	$8,078,467.90
Perpetual risks in force	$10,230,929.00	$346,970.56

MISCELLANEOUS.

Premiums received in the United States	$98,909,704.23
Losses paid in the United States	59,893,504.76
Fire losses incurred during the year	3,818,689.96

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$100,000.00	(Not reported.)
Virginia	45,000.00	
Oregon	50,000.00	
Georgia	25,000.00	

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,047,627.00
Premiums received	15,037.38
Losses paid	15,801.87
Losses incurred	16,551.87

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, JEFFREY BEAVAN, New York City.

ASSETS.

Cash value of real estate, less encumbrances thereon	$299,125.00
Market value of stocks and bonds	1,886,605.00
Cash in the company's office	24,378.73
Cash deposited in bank	105,563.72
Gross premiums in course of collection	313,957.06
Rents due and accrued	2,827.02
Bills receivable, not matured, taken for premiums	8,434.78
Due for re-insurance on losses paid	137.61
Premiums more than three months due, $12,677.38.	
Gross assets	$2,641,028.92

LIABILITIES.

Net amount of unpaid losses	$271,516.86
Unearned premiums at fifty per cent. of gross premiums	1,576,664.64
Commissions and brokerage	61,763.57
Return premiums	1,495.12
Re-insurance	9,571.20
Gross liabilities	$1,921,011.39

INCOME.

Cash received for gross premiums	$2,767,709.19	
Deduct re-insurance, rebate, and return premiums	733,090.98	
Net cash received for premiums—all fire		$2,034,618.21
Interest and dividends from all sources		82,930.10
Income from all other sources		11,738.71
Gross cash income		$2,129,287.02

EXPENDITURES.

Gross amount paid for losses	$1,471,326.65	
Deduct salvage and re-insurance	143,232.47	
Net amount paid for losses—all fire		$1,328,094.18
Commissions and brokerage		380,234.81
Salaries and fees of officers and employés		147,797.92
State and local taxes		39,596.10
All other payments and expenditures		128,412.14
Gross cash expenditures		$2,024,135.15

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$368,744,420.00	$3,388,194.94
Written or renewed during the year	272,908,106.00	2,748,838.60
Total	$641,652,526.00	$6,137,033.54
Deduct risks expired or terminated	271,917,603.00	2,765,521.57
In force at the end of the year	$369,734,923.00	$3,371,511.97
Deduct amount re-insured	15,507,314.00	218,182.65
Net amount in force Dec. 31, 1893	$354,227,609.00	$3,153,329.32

MISCELLANEOUS.

Premiums received in the United States	$19,139,145.25
Losses paid in the United States	11,702,758.89
Fire losses incurred during the year	1,354,416.24

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$114,000.00	$72,167.93
Virginia	47,500.00	33,450.00
Georgia	27,700.00	29,889.00
Oregon	57,000.00	26,322.70

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,019,365.60
Premiums received	17,595.22
Losses paid	6,583.00
Losses incurred	8,698.00

MANCHESTER FIRE ASSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1890.

Resident Manager, W. W. DUDLEY, Chicago, Ill.

ASSETS.

Loans on mortgages of real estate (first liens)	$50,000.00
Market value of stocks and bonds	1,701,612.50
Cash in company's office	14,384.22
Cash deposited in banks	32,467.14
Gross premiums in course of collection	285,726.59
Due for re-insurance on losses paid	1,358.95
Gross assets	$2,085,549.40

LIABILITIES.

Net amount of unpaid losses	$327,720.92
Unearned premiums at fifty per cent. of gross premiums	1,084,811.46
Commissions and brokerage	53,993.13
Gross liabilities	$1,466,525.51

INCOME.

Cash received for gross premiums	$2,308,869.99	
Deduct re-insurance, rebate, and return premiums	633,738.79	
Net cash received for premiums—all fire		$1,675,131.20
Interest and dividends from all sources		54,229.68
Gross cash income		$1,729,360.88

EXPENDITURES.

Gross amount paid for losses	$1,223,244.60	
Deduct salvage and re-insurance	96,298.21	
Net amount paid for losses—all fire		$1,126,946.39
Commissions and brokerage		320,222.89
Salaries and fees of officers and employés		79,490.87
State and local taxes		35,470.29
All other payments and expenditures		124,198.85
Gross cash expenditures		$1,686,329.29

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$137,772,112.81	$1,816,506.28
Written or renewed during the year	177,011,757.06	2,289,899.26
Total	$314,783,869.87	$4,106,405.64
Deduct risks expired or terminated	134,190,858.64	1,852,602.82
In force at the end of the year	$180,593,011.23	$2,253,802.82
Deduct amount re-insured	5,974,591.73	84,179.88
Net amount in force Dec. 31, 1893	$174,618,419.50	$2,169,622.94

MISCELLANEOUS.

Premiums received in the United States	$5,102,722.99
Losses paid in the United States	2,663,602.56
Fire losses incurred during the year	1,222,020.14

Amounts deposited for the exclusive protection of policy holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$50,000.00	$7,564.57
Ohio	113,000.00	74,691.77

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,485,555.55
Premiums received	20,447.38
Losses paid	13,330.44
Losses incurred	16,581.26

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON AND EDINBURGH, GREAT BRITAIN.

Commenced business in the United States, 1866.

Resident Manager, SAMUEL P. BLAGDEN, New York City.

ASSETS.

Cash value of real estate, less encumbrances thereon.	$465,360.84
Market value of stocks and bonds........................	2,366,685.00
Cash in company's office..................................	2,757.21
Cash deposited in bank....................................	113,721.15
Interest due and accrued..................................	48,091.00
Gross premiums in course of collection..................	369,160.19
Rents due and accrued.....................................	1,921.25
Bills receivable, not matured, taken for premiums.........	7,804.00
Due for re-insurance on losses paid.......................	30,100.04
Premiums more than three months due, $34,737.04.	
Gross assets......	$3,405,600.68

LIABILITIES.

Net amount of unpaid losses..............................	$422,536.32
Unearned premiums at fifty per cent. of gross premiums..	1,833,302.46
Commissions and brokerage................................	64,916.15
Special agents' balances..................................	11,538.90
Gross liabilities...	$2,332,293.83

INCOME.

Cash received for gross premiums.....................	$2,976,863.17	
Deduct re-insurance, rebate, and return premiums...	576,017.26	
Net cash received for premiums—all fire..............		$2,400,845.91
Interest and dividends from all other sources.		115,841.41
Income from all other sources............................		17,749.84
Gross cash income..		$2,534,437.16

EXPENDITURES.

Gross amount paid for losses	$1,919,461.79	
Deduct salvage and re-insurance	133,981.20	
Net amount paid for losses—all fire		$1,785,480.59
Commissions and brokerage		374,279.89
Salaries and fees of officers and employés		236,805.25
State and local taxes		58,095.91
All other payments and expenditures		114,529.86
Gross cash expenditures		$2,569,191.50

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$356,669,602.00	$3,860,061.13
Written or renewed during the year	265,684,841.00	2,925,569.91
Total	$622,354,443.00	$6,785,631.04
Deduct risks expired or terminated	275,504,905.00	2,942,697.26
In force at the end of the year	$346,849,538.00	$3,842,933.78
Deduct amount re-insured	18,088,317.00	176,328.85
Net amount in force Dec. 31, 1893	$328,761,221.00	$3,666,604.93

MISCELLANEOUS.

Premiums received in the United States	$42,052,148.86
Losses paid in the United States	26,934,151.02
Fire losses incurred during the year	1,850,997.40

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$111,000.00	$98,145.94
Oregon	53,345.00	22,358.33
Virginia	52,322.00	33,420.73
Georgia	28,500.00	36,363.96

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$851,763.00
Premiums received	12,001.62
Losses paid	2,473.45
Losses incurred	2,650.65

NORTHERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

London, England.

Commenced business in the United States, 1875.

Manager N. E. Department, Howard S. Wheelock, Boston, Mass.

ASSETS.

Cash value of real estate, less encumbrances thereon	$114,544.44
Market value of stocks and bonds	1,235,860.00
Cash in the company's office	3,189.50
Cash deposited in bank	60,309.64
Interest due and accrued	8,300.00
Gross premiums in course of collection	227,469.04
Due for re-insurance on losses paid	3,327.81
All other assets	4,090.46
Gross assets	$1,657,090.89

LIABILITIES.

Net amount of unpaid losses	$159,624.68
Unearned premiums at fifty per cent. of gross premiums	978,253.10
Due and accrued for salaries, rent, and incidental expenses	1,512.80
Commissions and brokerage	32,972.53
Re-insurance	5,318.08
Suspense account	2,702.92
Gross liabilities	$1,180,384.11

INCOME.

Cash received for gross premiums	$1,597,484.62	
Deduct re-insurance, rebate, and return premiums	345,111.19	
Net cash received for premiums—all fire		$1,252,373.43
Interest and dividends from all sources		46,304.26
Gross cash income		$1,298,677.69

EXPENDITURES.

Gross amount paid for losses	$1,024,880.75	
Deduct salvage and re-insurance	72,712.48	
Net amount paid for losses—all fire		$952,168.27
Commissions and brokerage		199,288.78
Salaries and fees of officers and employés		81,531.08
State and local taxes		33,870.85
All other payments and expenditures		130,181.49
Gross cash expenditures		$1,397,040.47

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$170,332,171.00	$1,942,573.42
Written or renewed during the year	138,187,700.00	1,629,210.49
Total	$308,519,871.00	$3,571,783.91
Deduct risks expired or terminated	137,140,879.00	1,542,609.30
In force at the end of the year	$171,378,992.00	$2,029,174.61
Deduct amount re-insured	6,688,775.00	72,668.40
Net amount in force Dec. 31, 1893	$164,690,217.00	$1,956,506.21

MISCELLANEOUS.

Premiums received in the United States	$13,726,723.15
Losses paid in the United States	8,727,659.88
Fire losses incurred during the year	953,737.47

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$112,000.00	$105,985.36
Virginia	56,000.00	18,245.98
Georgia	28,000.00	17,790.21
Oregon	51,200.00	6,292.18

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$590,765.00
Premiums received	9,477.28
Losses paid	6,815.58
Losses incurred	7,755.48

NORWICH UNION FIRE INSURANCE SOCIETY.

UNITED STATES BRANCH.

NORWICH, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, J. MONTGOMERY HARE, New York City.

ASSETS.

Loans on mortgages of real estate (first liens)		$40,000.00
Interest due and accrued thereon		150.00
Value of mortgaged premises	$80,000.00	
Insurance held as collateral	40,000.00	
Market value of stocks and bonds		1,493,497.50
Cash in the company's office		2,805.52
Cash deposited in bank		188,365.00
Gross premiums in course of collection		98,560.04
Due for re-insurance on losses paid		83.05
Gross assets		$1,823,461.11

LIABILITIES.

Net amount of unpaid losses	$237,850.44
Unearned premiums at fifty per cent. of gross premiums	1,118,010.62
Due and accrued for salaries, rent, and incidental expenses	1,719.10
Commissions and brokerage	18,802.97
Gross liabilities	$1,376,383.13

INCOME.

Cash received for gross premiums	$1,933,244.84	
Deduct re-insurance, rebate, and return premiums	397,459.11	
Net cash received for premiums—all fire		$1,535,785.73
Received for interest on mortgages		1,800.00
Interest and dividends from all other sources		69,069.60
Gross cash income		$1,606,655.33

EXPENDITURES.

Gross amount paid for losses	$1,212,960.27	
Deduct salvage and re-insurance	102,592.86	
Net amount paid for losses—all fire		$1,110,367.41
Commissions and brokerage		267,606.35
Salaries and fees of officers and employés		125,058.32
State and local taxes		19,278.80
All other payments and expenditures		107,580.11
Gross cash expenditures		$1,629,890.99

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$205,173,777.00	$2,154,800.93
Written or renewed during the year	180,112,042.00	1,945,697.35
Total	$385,285,819.00	$4,100,498.28
Deduct risks expired or terminated	163,790,904.00	1,779,130.56
In force at the end of the year	$221,494,915.00	$2,321,367.72
Deduct amount re-insured	7,995,003.00	85,346.47
Net amount in force Dec. 31, 1893	$213,499,912.00	$2,236,021.25

MISCELLANEOUS.

Premiums received in the United States	$13,277,288.46
Losses paid in the United States	7,816,289.44
Fire losses incurred during the year	1,141,568.17

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$113,000.00	$36,423.34
Oregon	56,500.00	14,071.82
Georgia	28,250.00	35,084.70
Virginia	34,980.00	24,954.84

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$666,648.00
Premiums received	6,271.44
Losses paid	3,167.92
Losses incurred	4,529.23

PALATINE INSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1892.

Resident Manager, WILLIAM WOOD, New York City.

ASSETS.

Loans on mortgages of real estate (first liens)		$50,000.00
Interest due and accrued thereon		200.00
Value of lands mortgaged	$125,000.00	
Value of buildings thereon	25,000.00	
Insurance held as collateral	5,000.00	
Market value of stocks and bonds		1,534,490.00
Cash in company's office		1,824.85
Cash deposited in bank		275,756.75
Interest due and accrued		4,555.52
Gross premiums in course of collection		378,715.23
Due for re-insurance on losses paid		10,432.23
Gross assets		$2,255,974.58

LIABILITIES.

Net amount of unpaid losses	$372,280.41
Unearned premiums at fifty per cent. of gross premiums	1,167,136.96
Due and accrued for salaries, rent, and incidental expenses	430.86
Commissions and brokerage	64,678.92
Return premiums	35,554.59
Re-insurance	388.49
Taxes	573.85
Gross liabilities	$1,641,044.08

INCOME.

Cash received for gross premiums	$2,779,683.98	
Deduct re-insurance, rebate, and return premiums	465,129.94	
Net cash received for premiums—all fire		$2,314,554.04
Received for interest on mortgages		3,000.00
Interest and dividends from all other sources		46,980.25
Gross cash income		$2,364,534.29

EXPENDITURES.

Gross amount paid for losses	$1,315,288.11	
Deduct salvage and re-insurance	22,111.97	
Net amount paid for losses—all fire		$1,293,176.14
Commissions and brokerage		487,089.82
Salaries and fees of officers and employés		111,287.89
State and local taxes		18,637.09
All other payments and expenditures		92,785.63
Gross cash expenditures		$2,002,976.57

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$110,153,226.00	$1,046,086.35
Written or renewed during the year	247,097,427.00	2,793,124.92
Total	$357,250,653.00	$3,839,211.27
Deduct risks expired or terminated	158,308,307.00	1,477,652.52
In force at the end of the year	$198,942,346.00	$2,361,558.75
Deduct amount re-insured	1,868,107.00	27,284.84
Net amount in force Dec. 31, 1893	$197,074,239.00	$2,334,273.91

MISCELLANEOUS.

Premiums received in the United States	$3,482,375.00
Losses paid in the United States	1,735,821.00
Fire losses incurred during the year	1,609,954.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Oregon	$50,000.00	$7,370.00
Georgia	24,250.00	19,572.12

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$165,210.81
Premiums received	2,311.42
Losses paid	2,510.64
Losses incurred	2,510.64

PHŒNIX ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, A. D. IRVING, New York City.

ASSETS.

Market value of stocks and bonds	$1,760,455.00
Cash in the company's office	967.56
Cash deposited in bank and in hands of trustees	344,719.02
Interest due and accrued	16,817.50
Gross premiums in course of collection	297,152.61
Gross assets	$2,420,111.69

LIABILITIES.

Net amount of unpaid losses	$299,156.00
Unearned premiums at fifty per cent. of gross premiums	1,473,317.83
Commissions and brokerage	46,205.27
Gross liabilities	$1,818,679.10

INCOME.

Cash received for gross premiums	$3,286,288.21	
Deduct re-insurance, rebate, and return premiums	1,404,015.41	
Net cash received for premiums—all fire		$1,882,272.80
Interest and dividends from all sources		78,096.86
Gross cash income		$1,960,369.66

EXPENDITURES.

Gross amount paid for losses	$2,132,115.28	
Deduct salvage and re-insurance	815,171.69	
Net amount paid for losses—all fire		$1,316,943.59
Commissions and brokerage		370,657.44
Salaries and fees of officers and employés		85,669.64
State and local taxes		71,539.42
All other payments and expenditures		118,211.82
Gross cash expenditures		$1,963,021.91

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$388,645,478.00	$3,510,936.99
Written or renewed during the year	336,632,320.00	3,352,642.27
Total	$725,277,798.00	$6,863,579.26
Deduct risks expired or terminated	365,869,890.00	3,271,055.81
In force at the end of the year	$359,407,908.00	$3,592,523.45
Deduct amount re-insured	58,743,701.00	645,887.78
Net amount in force Dec. 31, 1893	$300,664,207.00	$2,946,635.67

MISCELLANEOUS.

Premiums received in the United States	$19,368,659.08
Losses paid in the United States	12,263,938.99
Fire losses incurred during the year	1,344,695.59

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$113,000.00	$59,087.84
Virginia	22,600.00	37,084.58
Georgia	28,250.00	18,980.23
Oregon	56,500.00	21,909.61

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$573,896.67
Premiums received	8,758.74
Losses paid	2,510.84
Losses incurred	4,506.00

ROYAL INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1851.

Managers N. E. Department, SCULL & FIELD, Boston, Mass.

ASSETS.

Cash value of real estate, less incumbrances thereon		$1,818,200.10
Loans on mortgages of real estate (first liens)		109,000.00
Interest due and accrued thereon		356.92
Value of mortgaged premises	$190,000.00	
Insurance held as collateral	109,000.00	
Market value of stocks and bonds		4,096,045.00
Cash in the company's office		14,913.33
Cash deposited in bank		672,092.02
Interest due and accrued		9,350.00
Gross premiums in course of collection		731,156.96
Bills receivable, not matured, taken for premiums		1,456.98
Due for re-insurance on losses paid		17,110.13
Premiums more than three months due, $20,425.09.		
Gross assets		$7,469,681.44

LIABILITIES.

Net amount of unpaid losses	$557,819.78
Unearned premiums at fifty per cent. of gross premiums	3,859,606.20
Reclaimable on perpetual policies	166,657.45
Net premium reserve under life department	113,500.00
Due and accrued for salaries, rent, and incidental expenses	8,375.87
Commissions and brokerage	104,286.56
Return premiums	17,287.94
Re-insurance	205,829.41
Taxes	15,451.22
United States liabilities of Queen Ins. Co. of England assumed by this company	12,056.37
Gross liabilities, except capital and surplus	$5,060,870.80

INCOME.

Cash received for gross premiums	$6,583,022.77	
Deduct re-insurance, rebate, and return premiums	1,657,892.00	
Net cash received for premiums—all fire		$4,925,130.77
Interest and dividends from all sources		184,499.61
Income from all other sources		67,293.57
Deposit premiums received for perpetual risks	$20,236.27	
Received from home office	217,970.29	
Gross cash income		$5,176,923.95

EXPENDITURES.

Gross amount paid for losses	$3,811,010.46	
Deduct salvage and re-insurance	541,923.72	
Net amount paid for losses—all fire		$3,269,086.74
Commissions and brokerage		856,739.33
Salaries and fees of officers and employés		349,337.36
State and local taxes		107,646.26
All other payments and expenditures		269,737.38
Gross cash expenditures		$4,852,547.07

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$765,564,009.32	$7,335,182.61
Written or renewed during the year	717,934,355.43	6,645,110.35
Total	$1,483,498,364.75	$13,980,292.96
Deduct risks expired or terminated	603,668,195.71	5,575,305.43
In force Dec. 31, 1893	$879,830,169.04	$8,404,987.53
Deduct amount re-insured	89,285,998.09	692,877.85
Net amount in force Dec. 31, 1893	$790,544,170.95	$7,712,109.68

MISCELLANEOUS.

Fire losses incurred during the year........................ $3,203,592.48

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$227,000.00	$577,755.13
Virginia	113,500.00	70,457.10
Georgia	56,750.00	56,980.87
Oregon	56,750.00	14,071.82

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$2,405,119.85
Premiums received	36,812.53
Losses paid	21,631.88
Losses incurred	22,436.88

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1880.

Resident Manager, MARTIN BENNETT, Hartford, Conn.

ASSETS.

Loans on mortgages of real estate (first liens)		$1,238,170.00
Interest due and accrued thereon		18,712.96
Value of lands mortgaged	$1,478,997.00	
Value of buildings thereon	1,582,473.00	
Insurance held as collateral	1,310,925.00	
Market value of stocks and bonds		720,796.84
Cash in company's office		1,000.00
Cash deposited in bank		291,477.52
Interest due and accrued		4,930.56
Gross premiums in course of collection		266,877.24
Due for re-insurance on losses paid		1,284.00
Gross assets		$2,543,249.12

LIABILITIES.

Net amount of unpaid losses	$184,175.53
Unearned premiums at fifty per cent. of gross premiums	797,021.48
Due and accrued for salaries, rent, and incidental expenses	36,080.46
Re-insurance	40,623.10
Gross liabilities	$1,057,900.57

INCOME.

Cash received for gross premiums	$2,326,826.40	
Deduct re-insurance, rebate, and return premiums	1,057,373.31	
Net cash received for premiums—all fire		$1,269,453.09
Received for interest on mortgages		64,218.34
Interest and dividends from all other sources		26,723.16
Gross cash income		$1,360,394.59

EXPENDITURES.

Gross amount paid for losses—all fire	$722,313.27
Commissions and brokerage	225,605.96
Salaries and fees of officers and employés	60,561.97
State and local taxes	31,911.08
All other payments and expenditures	55,674.79
Gross cash expenditures	$1,096,067.07

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$185,699,701.00	$1,835,121.30
Written or renewed during the year	239,062,047.00	2,422,631.41
Total	$424,761,748.00	$4,257,752.71
Deduct risks expired or terminated	177,188,404.00	1,836,897.68
In force at the end of the year	$247,573,344.00	$2,420,855.03
Deduct amount re-insured	82,521,742.00	826,812.06
Net amount in force Dec. 31, 1893	$165,051,602.00	$1,594,042.97

MISCELLANEOUS.

Premiums received in the United States	$7,255,710.88
Losses paid in the United States	4,068,883.14
Fire losses incurred during the year	767,391.03

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or County.	*Value of Deposits.*	*Liabilities.*
Ohio	$105,000.00	$100,598.44
Oregon	56,625.00	19,476.41
Georgia	25,000.00	29,670.15
Virginia	50,000.00	28,349.09
Canada	110,000.00	81,216.94

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,213,486.00
Premiums received	12,598.61
Losses paid	2,129.44
Losses incurred	1,838.84

SUN INSURANCE OFFICE.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1882.

Resident Manager, J. J. GUILE, New York City.

ASSETS.

Cash value of real estate, less encumbrances thereon		$240,000.00
Loans on mortgages of real estate (first liens)		486,000.00
Interest due and accrued thereon		7,675.00
Value of lands mortgaged	$510,000.00	
Value of buildings thereon	305,000.00	
Insurance held as collateral	242,000.00	
Market value of stocks and bonds		1,281,510.00
Cash in the company's office		299.83
Cash deposited in bank		128,235.50
Interest due and accrued		23,898.56
Gross premiums in course of collection		279,091.36
Rents due and accrued		1,616.66
Due for re-insurance on losses paid		1,216.25
Gross assets		$2,449,543.16

LIABILITIES.

Net amount of unpaid losses	$334,212.58
Unearned premiums at fifty per cent. of gross premiums	1,465,154.99
Due and accrued for salaries, rent, and incidental expenses	833.33
Commissions and brokerage	27,133.57
Re-insurance	7,870.18
Gross liabilities	$1,835,204.65

INCOME.

Cash received for gross premiums	$2,637,721.35	
Deduct re-insurance, rebate, and return premiums	656,113.20	
Net cash received for premiums—all fire		$1,981,608.15
Received for interest on mortgages		22,329.16
Interest and dividends from all other sources		71,213.44
Income from rents		8,685.65
Gross cash income		$2,083,836.40

EXPENDITURES.

Gross amount paid for losses	$1,635,845.81	
Deduct salvage and re-insurance	46,537.88	
Net amount paid for losses—all fire		$1,589,307.93
Commissions and brokerage		362,520.72
Salaries and fees of officers and employés		93,802.89
State and local taxes		49,734.97
All other payments and expenditures		183,197.85
Gross cash expenditures		$2,278,564.36

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums*
In force Dec. 31, 1892	$295,206,817.00	$3,205,263.73
Written or renewed during the year	228,476,565.00	2,534,419.27
Total	$523,683,382.00	$5,739,683.00
Deduct risks expired or terminated	218,260,005.00	2,641,087.70
In force at the end of the year	$305,423,377.00	$3,098,595.30
Deduct amount re-insured	14,378,228.00	168,285.31
Net amount in force Dec. 31, 1893	$291,045,149.00	$2,930,309.99

MISCELLANEOUS.

Premiums received in the United States	$15,757,100.27
Losses paid in the United States	10,234,570.25
Fire losses incurred during the year	1,610,419.49

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Ohio	$112,000.00	$95,085.30
Virginia	11,200.00	22,684.45
Georgia	28,000.00	29,251.41
Oregon	56,375.00	34,801.40

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$1,310,020.00
Premiums received	13,377.10
Losses paid	3,386.82
Losses incurred	6,121.16

WESTERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

J. J. KENNEY, *Manager*. C. C. FOSTER, *Secretary*.

ASSETS.

Loans on mortgages of real estate (first liens)	$50,000.00
Market value of stocks and bonds	1,064,049.55
Cash in the company's office	32.41
Cash deposited in bank	207,277.57
Gross premiums in course of collection	277,575.14
Bills receivable, not matured, taken for premiums	53,642.74
Gross assets	$1,652,577.41

LIABILITIES.

Net amount of unpaid losses		$228,852.08
Unearned premiums at 50 per cent. on fire and inland risks	$842,148.58	
Unearned premiums at 100 per cent. on marine risks	2,779.50	
Total unearned premiums		844,928.08
Commissions and brokerage		38,292.40
Gross liabilities		$1,111,472.56

INCOME.

	Fire.	*Marine and Inland.*	
Cash received for gross premiums	$2,014,720.81	$479,807.78	
Deduct re-insurance, rebate, and return premiums	567,240.59	110,034.42	
Net cash received for premiums	$1,447,480.22	$369,773.36	$1,817,253.58
Interest and dividends from all sources			39,120.28
Gross cash income			$1,856,373.86

EXPENDITURES.

	Fire.	*Marine and Inland.*	
Gross amount paid for losses	$1,129,861.01	$376,811.41	
Deduct salvage and re-insurance	128,662.22	52,863.99	
Net amount paid for losses	$1,001,198.79	$323,947.42	$1,325,146.21
Commissions and brokerage			326,575.52
Salaries and fees of officers and employés			32,800.00
State and local taxes			39,691.92
All other payments and expenditures			163,336.16
Gross cash expenditures			$1,887,549.81

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
In force Dec. 31, 1892	$113,072,594.00	$1,501,475.40
Written or renewed during the year	152,508,757.00	2,012,813.61
Total	$265,581,351.00	$3,514,289.01
Deduct risks expired or terminated	131,004,599.00	1,713,902.78
In force Dec. 31, 1893	$134,576,752.00	$1,800,386.23
Deduct amount re-insured	17,862,607.00	212,454.05
Net amount in force Dec. 31, 1893	$116,714,145.00	$1,587,932.18

	Marine and Inland Risks.	*Premiums.*
In force Dec. 31, 1892	$5,870,553.00	$130,370.47
Written or renewed during the year	76,637,722.00	510,926.26
Total	$82,508,275.00	$641,296.73
Deduct risks expired or terminated	73,387,976.00	487,225.62
In force at the end of the year	$9,120,299.00	$154,071.11
Deduct amount re-insured	2,649,830.00	54,926.62
Net amount in force Dec. 31, 1893	$6,470,469.00	$99,144.49

MISCELLANEOUS.

Premiums received in the United States	$17,892,297.91
Losses paid in the United States	12,013,040.51
Fire, marine, and inland losses incurred during the year	1,369,901.72

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Georgia	$26,625.00	$32,616.88
Ohio	100,000.00	72,136.51
Virginia	40,000.00	27,425.79
Oregon	50,000.00	11,052.27

BUSINESS IN NEW HAMPSHIRE, 1893.

Fire risks written	$340,362.00
Premiums received	4,947.32
Losses paid	851.03
Losses incurred	1,064.85

FIDELITY AND CASUALTY INSURANCE COMPANIES

OF OTHER STATES AND COUNTRIES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES AUTHORIZED TO DO BUSINESS IN NEW HAMPSHIRE, SHOWING THEIR STANDING AND CONDITION ON THE 31ST DAY OF DECEMBER, 1893.

AMERICAN EMPLOYERS' LIABILITY INSURANCE COMPANY.

JERSEY CITY, N. J.

Incorporated May, 1890. Commenced business May, 1890.

JOHN I. BEGGS, *President.* JOHN MACRAE, *Secretary.*

CASH CAPITAL, $200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)		$205,500.00
Interest due and accrued thereon		2,030.86
Value of lands mortgaged	$246,000.00	
Value of buildings thereon	215,000.00	
Insurance held as collateral	206,000.00	
Market value of stocks and bonds		92,100.00
Cash in the company's office		1,794.95
Cash deposited in bank		23,223.51
Interest due and accrued		681.87
Gross premiums in course of collection		206,200.68
Bills receivable not matured, taken for premiums		91.27
Gross assets		$531,623.14

LIABILITIES.

Net amount of unpaid losses		$25,703.86
Unearned premiums at fifty per cent. of gross premiums		263,759.61
Due and accrued for salaries, rent, and incidental expenses		1,000.00
Commissions and brokerage		38,773.22
Re-insurance		432.95
Gross liabilities, except capital and surplus		$329,669.64
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	1,953.50	
Surplus as regards policy-holders		201,953.50
Total liabilities, including capital and surplus		$531,623.14

INCOME.

Cash received for gross premiums	$662,826.89	
Deduct re-insurance, rebate, and return premiums	53,817.38	
Net cash received for premiums		$609,009.51
Received for interest on mortgages		9,992.50
Interest and dividends from all sources		4,827.11
Gross cash income		$623,829.12

EXPENDITURES.

Gross amount paid for losses	$367,632.02
Dividends paid policy-holders	29.16
Commissions and brokerage	148,546.92
Salaries and fees of officers and employés	63,023.09
State and local taxes	12,897.22
All other payments and expenditures	48,230.00
Gross cash expenditures	$640,358.41

RISKS AND PREMIUMS.

	Risks.	*Premiums.*
In force Dec. 31, 1892	$118,471,000.00	$548,447.06
Written or renewed during the year	130,195,000.00	683,093.45
Total	$248,666,000.00	$1,231,540.51
Deduct risks expired or terminated	123,977,324.00	701,639.73
In force at the end of the year	$124,688,676.00	$529,900.78
Deduct amount re-insured	672,500.00	2,381.57
Net amount in force Dec. 31, 1893	$124,016,176.00	$527,519.21

MISCELLANEOUS.

Premiums received from organization to date	$1,338,403.96
Losses paid from organization to date	619,865.01
Losses incurred during the year	367,362.02
Cash dividends declared since commencing business	4,500.00
Company's stock owned by the directors, at par value	72,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$158,249.00
Premiums received	896.39
Losses paid	63.81

AMERICAN SURETY COMPANY.

NEW YORK CITY.

Incorporated April 14, 1884. Commenced business April 15, 1884.

WILLIAM L. TRENHOLM, *President*. S. S. COLVILLE, *Treasurer*.

CASH CAPITAL, $2,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$1,279,067.37
Loans on mortgages of real estate (first liens)		20,000.00
Value of lands mortgaged	$19,000.00	
Value of buildings thereon	13,000.00	
Insurance held as collateral	12,000.00	
Market value of stocks and bonds		1,629,189.99
Loans on collateral securities		18,557.80
Cash in the company's office		2,984.18
Cash deposited in bank		183,939.99
Interest due and accrued		11,083.65
Gross premiums in course of collection		52,515.96
Rents due and accrued		8,983.16
Bills receivable, not matured, taken for premiums		4,716.46
Due for re-insurance on losses paid		160,000.00
Premiums more than three months due, $32,076.25.		
Gross assets		$3,371,038.56

LIABILITIES.

Net amount of unpaid losses		$168,837.56
Unearned premiums at fifty per cent. of gross premiums		388,416.06
Commissions and brokerage		2,154.97
Gross liabilities, except capital and surplus		$559,408.59
Paid-up capital	$2,000,000.00	
Surplus beyond all liabilities	811,629.97	
Surplus as regards policy-holders		2,811,629.97
Total liabilities, including capital and surplus		$3,371,038.56

INCOME.

Cash received for gross premiums	$809,582.10	
Deduct re-insurance, rebate, and return premiums	81,442.18	
Net cash received for premiums		$728,139.92
Received for interest on mortgages		250.00
Interest and dividends from all other sources		104,509.48
Income from all other sources		52,361.11
Gross cash income		$885,260.51

EXPENDITURES.

Gross amount paid for losses	$285,996.20	
Deduct salvage and re-insurance	43,691.34	
Net amount paid for losses		$242,304.86
Dividends paid stockholders		160,000.00
Commissions and brokerage		38,560.74
Salaries and fees of officers and employés		170,021.63
State and local taxes		27,064.61
All other payments and expenditures		103,470.46
Gross cash expenditures		$741,422.30

RISKS AND PREMIUMS.

	Risks.	*Premiums.*
In force Dec. 31, 1892	$97,683,308.00	$558,335.47
Written or renewed during the year	136,057,448.00	846,357.18
Total	$233,740,756.00	$1,404,692.65
Deduct risks expired or terminated	106,725,418.00	627,860.54
Net amount in force Dec. 31, 1893	$127,015,338.00	$776,832.11

MISCELLANEOUS.

Premiums received from organization to date	$3,488,428.58
Losses paid from organization to date	1,110,795.59
Losses incurred during the year	275,443.00
Cash dividends declared since commencing business	560,000.00
Company's stock owned by the trustees, at par value	990,000.00
Dividends declared during the year 1893	160,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Canada	$56,500.00	....
Texas	26,950.00	$3,609.88
Ohio	39,300.00	5,635.52

BUSINESS IN NEW HAMPSHIRE, 1893.

Surety risks written	$402,250.00
Premiums received	2,484.74

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1881.

Resident Managers, ENDICOTT & MACOMBER, Boston, Mass.

ASSETS.

Market value of stocks and bonds	$865,290.00
Cash in company's office	522.11
Cash deposited in bank	58,934.01
Interest due and accrued	12,292.92
Gross premiums in course of collection	253,938.24
Gross assets	$1,190,977.28

LIABILITIES.

Net amount of unpaid losses	$216,970.00
Unearned premiums at fifty per cent. of gross premiums	461,782.00
Commissions and brokerage	39,568.00
Gross liabilities	$718,320.00

INCOME.

Cash received for gross premiums	$1,060,911.32	
Deduct re-insurance, rebate, and return premiums	136,198.08	
Net cash received for premiums		$924,713.24
Interest and dividends from all sources		36,941.91
Income from all other sources		8,220.31
Gross cash income		$969,875.46

EXPENDITURES.

Gross amount paid for losses	$486,555.02
Commissions and brokerage	215,186.65
Salaries and fees of officers and employés	70,568.15
State and local taxes	19,145.06
All other payments and expenditures	101,957.99
Gross cash expenditures	$893,412.87

RISKS AND PREMIUMS.

	Risks.	*Premiums.*
In force Dec. 31, 1892	$159,950,874.00	$713,657.65
Written or renewed during the year	253,774,087.00	1,127,884.83
Total	$413,724,961.00	$1,841,542.48
Deduct risks expired or terminated	210,536,976.00	938,484.77
Net amount in force Dec. 31, 1893	$203,187,985.00	$903,057.71

MISCELLANEOUS.

Premiums received in the United States	$4,553,169.71
Losses paid in the United States	2,088,432.09
Losses incurred during the year	464,370.02

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$1,038,238.00
Premiums received	5,191.19
Losses paid	441.00
Losses incurred	476.00

FIDELITY AND CASUALTY COMPANY.

NEW YORK CITY.

Incorporated March 20, 1876. Commenced business May 1, 1876.

GEORGE F. SEWARD, *President*. ROBERT J. HILLAS, *Secretary*.

CASH CAPITAL, $250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon......		$29,200.00
Loans on mortgages of real estate (first liens).............		22,600.00
Interest due and accrued thereon........................		650.00
Value of lands mortgaged.........................	$40,000.00	
Value of buildings thereon.........................	3,000.00	
Insurance held as collateral.........................	2,500.00	
Market value of stocks and bonds........................		1,372,447.25
Loans on collateral securities		3,000.00
Cash in the company's office............................		78,122.79
Cash deposited in bank..................................		62,056.31
Interest due and accrued................................		3,934.63
Gross premiums in course of collection..................		451,702.84
All other assets...		63,042.35
Gross assets..................................		$2,086,756.17

LIABILITIES.

Net amount of unpaid losses.............................		$307,929.71
Unearned premiums at fifty per cent. of gross premiums...		1,191,629.90
Due and accrued for salaries, rent, and incidental expenses		7,446.54
Commissions and brokerage...........		133,451.38
Re-insurance...		3,749.94
Gross liabilities, except capital and surplus...........		$1,644,207.47
Paid-up capital..........................	$250,000.00	
Surplus beyond all liabilities.............	192,548.70	
Surplus as regards policy-holders.......................		442,548.70
Total liabilities, including capital and surplus.........		$2,086,756.17

INCOME.

Cash received for gross premiums	$2,375,937.96	
Deduct re-insurance, rebate, and return premiums	132,992.23	
Net cash received for premiums		$2,242,945.73
Interest and dividends from all sources		65,216.99
Income from all other sources		382.30
Gross cash income		$2,308,545.02

EXPENDITURES.

Gross amount paid for losses	$942,490.15	
Deduct salvage and re-insurance	47,053.43	
Net amount paid for losses		$895,436.72
Dividends paid stockholders		20,000.00
Commissions and brokerage		646,262.91
Salaries and fees of officers and employés		241,563.21
State and local taxes		34,572.07
All other payments and expenditures		292,540.47
Gross cash expenditures		$2,130,375.38

RISKS AND PREMIUMS.

	Fidelity Risks.	*Premiums.*
In force December 31, 1892	$36,654,539.40	$234,315.28
Written or renewed during the year	43,626,929.50	266,082.48
Total	$80,281,468.90	$500,397.76
Deduct expirations and cancellations	41,262,099.30	264,487.18
In force December 31, 1893	$39,019,369.60	$235,910.58

	Accident Risks.	*Premiums.*
In force December 31, 1892	$134,549,655.00	$805,114.12
Written or renewed during the year	133,096,793.33	863,148.03
Total	$267,646,448.33	$1,668,262.15
Deduct expirations and cancellations	139,414,278.33	919,310.31
In force December 31, 1893	$128,232,170.00	$748,951.84

	Plate Glass.	*Premiums.*
In force December 31, 1892	$9,212,775.76	$251,765.29
Written or renewed during the year	9,713,648.64	269,806.30
Total	$18,926,424.40	$521,571.59
Deduct expirations and cancellations	9,325,435.17	256,155.61
In force December 31, 1893	$9,600,989.23	$265,415.98

	Steam Boiler.	*Premiums.*
In force December 31, 1892	$41,947,747.19	$210,417.85
Written or renewed during the year	55,699,543.61	228,560.11
Total	$97,647,290.80	$438,977.96
Deduct expirations and cancellations	32,533,128.93	129,011.67
In force December 31, 1893	$65,114,161.87	$309,966.29

	Employers' Liability.	*Premiums.*
In force December 31, 1892	$61,491,633.15	$600,737.27
Written or renewed during the year	88,144,781.63	868,514.65
Total	$149,636,414.78	$1,469,251.92
Deduct expirations and cancellations	61,952,633.15	674,386.52
In force December 31, 1893	$87,683,781.63	$794,865.40

	Burglary.	*Premiums.*
In force December 31, 1892	$1,120,800.00	$9,114.25
Written or renewed during the year	3,421,450.00	27,720.53
Total	$4,542,250.00	$36,834.78
Deduct expirations and cancellations	1,054,300.00	8,705.03
In force December 31, 1893	$3,487,950.00	$28,129.75
Total net amount in force Dec. 31, 1893	$333,138,422.33	$2,383,239.84

MISCELLANEOUS.

Premiums received from organization to date	$12,516,069.36
Losses paid from organization to date	4,608,992.53
Losses incurred during the year	895,436.72
Cash dividends declared since commencing business	242,500.00
Company's stock owned by the directors, at par value	101,500.00
Dividends declared during the year 1893	20,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

	Amount at risk.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	$1,000.00	$35.00	....	....
Accident	481,400.00	2,816.13	$676.17	$676.17
Plate Glass	22,410.35	561.13	64.93	64.93
Steam-Boiler	127,800.00	455.09	16.19	16.19
Employers' liability	210,000.00	538.43	99.65	99.65
Aggregate	$842,610.35	$4,405.78	$856.94	$856.94

GUARANTEE COMPANY OF NORTH AMERICA.

UNITED STATES BRANCH.

MONTREAL, CANADA.

Commenced business in the United States, 1881.

EDWARD RAWLINGS, *President.* ROBERT KERR, *Secretary.*

ASSETS.

Cash value of real estate, less incumbrances thereon	$33,436.33
Loans on mortgages of real estate (first liens)	9,530.00
Market value of stocks and bonds	421,416.25
Cash deposited in bank	56,869.93
Interest due and accrued	3,210.00
Gross premiums in course of collection	17,766.61
Gross assets	$542,229.12

LIABILITIES.

Net amount of unpaid losses	$50,185.50
Unearned premiums at fifty per cent. of gross premiums	86,572.40
Due and accrued for salaries, rent, and incidental expenses	6,693.05
Gross liabilities	$143,450.95

INCOME.

Cash received for gross premiums	$221,267.71	
Deduct re-insurance, rebate, and return premiums	35,279.80	
Net cash received for premiums		$185,987.91
Interest and dividends from all sources		19,274.80
Income from all other sources		12,273.65
Gross cash income		$217,536.36

EXPENDITURES.

Gross amount paid for losses	$90,734.48	
Deduct salvage and re-insurance	11,131.82	
Net amount paid for losses		$79,602.66
Dividends paid stockholders		7,032.00
Commissions and brokerage		4,317.57
Salaries and fees of officers and employés		21,286.20
State and local taxes		4,753.18
All other payments and expenditures		47,502.03
Gross cash expenditures		$164,493.64

RISKS AND PREMIUMS.

	Risks.	*Premiums.*
In force Dec. 31, 1892	$42,469,947.00	$213,038.44
Written or renewed during the year	47,033,550.00	209,503.83
Total	$89,503,497.00	$422,542.27
Deduct risks expired or terminated	46,268,825.00	215,382.32
In force at the end of the year	$43,234,672.00	$207,159.95
Deduct amount re-insured	6,730,783.00	34,015.15
Net amount in force Dec. 31, 1893	$36,503,889.00	$173,144.80

MISCELLANEOUS.

Premiums received in the United States	$2,000,887.74
Losses paid in the United States	739,001.16
Losses incurred during the year	93,070.57
Company's stock owned by the directors in the United States, at par value	59,750.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$15,150.00	$2,025.75

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$102,100.00
Premiums received	465.56

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1866. Commenced business October, 1866.

J. M. ALLEN, *President*. J. B. PIERCE, *Secretary*.

CASH CAPITAL, $500,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon		$78,964.41
Loans on mortgages of real estate (first liens)		272,670.00
Interest due and accrued thereon		7,179.88
Value of lands mortgaged	$826,488.00	
Value of buildings thereon	174,410.00	
Insurance held as collateral	47,795.00	
Market value of stocks and bonds		1,056,006.00
Loans on collateral securities		5,000.00
Cash in the company's office		5,109.95
Cash deposited in bank		92,177.22

Interest due and accrued	$21,886.30
Gross premiums in course of collection	323,507.49
Gross assets	$1,862,501.25

LIABILITIES.

Net amount of unpaid losses		$20,983.20
Unearned premiums at fifty per cent. of gross premiums		1,100,690.88
Commissions and brokerage		29,757.41
Gross liabilities, except capital and surplus		$1,151,431.49
Paid-up capital	$500,000.00	
Surplus beyond all liabilities	211,069.76	
Surplus as regards policy-holders		711,069.76
Total liabilities, including capital and surplus		$1,862,501.25

INCOME.

Cash received for gross premiums	$806,047.53	
Deduct re-insurance, rebate, and return premiums	76,544.41	
Net cash received for premiums		$729,503.12
Received for interest on mortgages		15,917.67
Interest and dividends from all other sources		51,725.53
Income from all other sources		2,068.95
Gross cash income		$799,215.27

EXPENDITURES.

Gross amount paid for losses	$67,085.75
Dividends paid stockholders	60,000.00
Commissions and brokerage	171,998.92
Salaries and fees of officers and employés	30,455.00
State and local taxes	14,369.79
Inspection expenses	258,202.12
All other payments and expenditures	112,444.71
Gross cash expenditures	$714,556.29

RISKS AND PREMIUMS.

	Risks.	*Premiums.*
In force Dec. 31, 1892	$193,415,052.00	$1,881,327.24
Written or renewed during the year	113,488,943.00	1,007,293.30
Total	$306,903,995.00	$2,888,620.54
Deduct risks expired or terminated	74,059,474.00	687,238.76
Net amount in force Dec. 31, 1893	$232,844,521.00	$2,201,381.78

MISCELLANEOUS.

Premiums received from organization to date	$8,152,958.23
Losses paid from organization to date	700,911.95
Losses incurred during the year	66,675.48
Cash dividends declared since commencing business	654,750.00
Company's stock owned by the directors, at par value	120,800.00
Dividends declared during the year 1893	60,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	*Value of Deposits.*	*Liabilities.*
Virginia	$25,000.00	$11,141.38

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$1,452,600.00
Premiums received	10,371.36
Received for inspection	4,444.87
Losses paid	16,288.90
Losses incurred	18,913.90

LLOYDS PLATE GLASS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated August, 1882. Commenced business September 4, 1882.

W. T. WOODS, *President.* C. E. W. CHAMBERS, *Secretary.*

CASH CAPITAL, $250,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$265,000.00
Market value of stocks and bonds	229,512.50
Cash in company's office	4,792.79
Cash deposited in bank	21,680.06
Interest due and accrued	300.00
Gross premiums in course of collection	74,908.65

Rents due and accrued	$1,550.00
All other assets	1,492.65

Premiums more than three months due, $12,422.13.

Gross assets	$599,236.65

LIABILITIES.

Net amount of unpaid losses		$2,856.08
Unearned premiums at fifty per cent. of gross premiums		207,374.47
Due and accrued for salaries, rent, and incidental expenses		29,362.35
Commissions and brokerage		18,727.16
Gross liabilities, except capital and surplus		$258,320.06
Paid-up capital	$250,000.00	
Surplus beyond all liabilities	90,916.59	
Surplus as regards policy-holders		340,916.59
Total liabilities, including capital and surplus		$599,236.65

INCOME.

Cash received for gross premiums	$407,389.28	
Deduct rebate and return premiums	31,408.40	
Net cash received for premiums		$375,980.88
Interest and dividends from all sources		19,591.58
Income from all other sources		9,043.38
Gross cash income		$404,615.84

EXPENDITURES.

Gross amount paid for losses	$221,560.60	
Deduct salvage and re-insurance	56,591.10	
Net amount paid for losses		$164,969.50
Dividends paid stockholders		40,000.00
Commissions and brokerage		103,998.61
Salaries and fees of officers and employés		44,072.34
State and local taxes		10,625.32
All other payments and expenditures		24,955.86
Gross cash expenditures		$388,621.63

RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1892	$13,334,257.00	$371,987.34
Written or renewed during the year	15,122,197.00	430,224.63
Total	$28,456,454.00	$802,211.97
Deduct risks expired or terminated	13,598,654.00	387,463.03
Net amount in force Dec. 31, 1893	$14,857,800.00	$414,748.94

MISCELLANEOUS.

Premiums received from organization to date	$3,173,913.57
Losses paid from organization to date	1,439,441.14
Losses incurred during the year	164,168.34
Cash dividends declared since commencing business	270,750.00
Company's stock owned by the directors, at par value	111,050.00
Dividends declared during the year 1893	40,000.00

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

State or Country.	Value of Deposits.	Liabilities.
Canada	$10,800.00	$13,711.13

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$75,130.43
Premiums received	1,936.15
Losses paid	505.63
Losses incurred	553.63

LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1892.

Resident Manager, A. C. EDWARDS, Chicago, Ill.

ASSETS.

Market value of stocks and bonds	$248,500.00
Cash in company's office	10,977.13
Cash deposited in bank	30,103.68
Gross premiums in course of collection	107,181.73
Gross assets	$396,762.54

LIABILITIES.

Net amount of unpaid losses	$20,983.93
Unearned premiums taken at fifty per cent. of gross premiums	109,224.54
Commissions and brokerage	26,795.44
Re-insurance	360.75
Gross liabilities	$157,364.66

INCOME.

Cash received for gross premiums	$139,280.59	
Deduct re-insurance, rebate, and return premiums	19,773.76	
Net cash received for premiums		$119,506.83
Interest and dividends from all sources		37.40
Gross cash income		$119,544.23

EXPENDITURES.

Gross amount paid for losses	$7,591.37
Commissions and brokerage and salaries	47,242.84
All other payments and expenditures	1,755.49
Gross cash expenditures	$56,589.70

RISKS AND PREMIUMS.

	Risks.	Premiums.
In force Dec. 31, 1892	....	$1,802.02
Written or renewed during the year	....	244,886.84
Total	....	$246,688.86
Deduct risks expired or terminated	....	26,437.77
In force at the end of the year	....	$220,251.09
Deduct amount re-insured	....	456.02
Net amount in force Dec. 31, 1893	....	$219,795.07

MISCELLANEOUS.

Premiums received in the United States	$119,650.83
Losses paid in the United States	7,591.37
Losses incurred during the year	28,575.30

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

Incorporated May 29, 1884. Commenced business August 1, 1884.

D. M. FERRY, *President*. STEWART MARKS, *Secretary*.

CASH CAPITAL, $200,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)	$332,794.85
Interest due and accrued thereon	12,101.13
Market value of stocks and bonds	132,000.00
Cash in company's office	13,387.70
Cash deposited in bank	46,002.63
Gross premiums in course of collection	227,457.76
Gross assets	$763,744.07

LIABILITIES.

Net amount of unpaid losses		$63,877.55
Unearned premiums at fifty per cent. of gross premiums		389,593.87
Commissions and brokerage		59,139.02
Gross liabilities, except capital and surplus		$512,610.44
Paid-up capital	$200,000.00	
Surplus beyond all liabilities	51,133.63	
Surplus as regards policy-holders		251,133.63
Total liabilities, including capital and surplus		$763,744.07

INCOME.

Cash received for gross premiums	$1,017,868.38	
Deduct re-insurance, rebate, and return premiums	135,394.36	
Net cash received for premiums		$882,474.02
Received for interest on mortgages		17,314.95
Interest and dividends from all other sources		3,025.03
Gross cash income		$902,814.00

EXPENDITURES.

Gross amount paid for losses	$436,075.48
Dividends paid stockholders	12,000.00
Commissions and brokerage	230,953.40
Salaries and fees of officers and employés	115,626.46
State and local taxes	24,309.07
All other payments and expenditures	71,343.51
Gross cash expenditures	$890,307.92

RISKS AND PREMIUMS.

	Risks.	*Premiums.*
In force Dec. 31, 1892	$87,475,696.00	$700,473.37
Written or renewed during the year	132,960,646.00	1,148,603.10
Total	$220,436,342.00	$1,849,076.47
Deduct risks expired or terminated	118,868,126.00	1,069,888.73
Net amount in force Dec. 31, 1893	$101,568,216.00	$779,187.74

MISCELLANEOUS.

Premiums received from organization to date	$4,236,604.30
Losses paid from organization to date	2,007,333.48
Losses incurred during the year	462,061.01
Cash dividends declared since commencing business	18,000.00
Company's stock owned by the directors, at par value	138,000.00
Dividends declared during the year 1893	12,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$1,297,050.00
Premiums received	5,282.48
Losses paid	1,502.04
Losses incurred	1,502.04

TRAVELERS' INSURANCE COMPANY.

(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

Incorporated June 17, 1863. **Commenced business April 1, 1864.**

JAMES G. BATTERSON, *President.* RODNEY DENNIS, *Secretary.*

CASH CAPITAL, $1,000,000.00.

ASSETS.

Cash value of real estate, less encumbrances thereon	$12,417.57
Market value of stocks and bonds	2,282,588.71
Cash in the company's office	779.47
Cash deposited in bank	232,062.45
Gross assets	$2,527,848.20

LIABILITIES.

Net amount of unpaid losses	$183,350.00
Net premium reserve under life department	1,013,512.63
Special reserve for contingent liabilities	110,000.00
Due and accrued for salaries, rent, and incidental expenses	10,000.00
Gross liabilities, except capital and surplus	$1,316,862.63

Paid-up capital	$1,000,000.00	
Surplus beyond all liabilities	210,985.57	
Surplus as regards policy-holders		1,210,985.57
Total liabilities, including capital and surplus		$2,527,848.20

INCOME.

Cash received for gross premiums	$2,413,607.42	
Deduct re-insurance, rebate, and return premiums	2,004.79	
Net cash received for premiums		$2,411,602.63
Interest and dividends from all sources		121,444.85
Income from all other sources		7.50
Gross cash income		$2,533,054.90

EXPENDITURES.

Gross amount paid for losses	$1,142,663.03	
Deduct salvage and re-insurance	700.00	
Net amount paid for losses		$1,141,963.03
Commissions and brokerage		644,457.63
Salaries and fees of officers and employés		174,403.79
State and local taxes		42,109.78
All other payments and expenditures		202,365.22
Gross cash expenditures		$2,205,299.45

RISKS AND PREMIUMS.

	Risks.	*Premiums.*
In force Dec. 31, 1892	$260,691,112.00	$1,625,856.35
Written or renewed during the year	299,632,962.00	2,413,607.42
Total	$560,324,074.00	$4,039,463.77
Deduct risks expired or terminated	310,059,362.00	2,236,477.41
In force at the end of the year	$250,264,712.00	$1,802,986.36
Deduct amount re-insured	665,000.00	757.50
Net amount in force Dec. 31, 1893	$249,599,712.00	$1,802,228.86

MISCELLANEOUS.

Premiums received from organization to date	$37,862,793.15
Losses paid from organization to date	16,105,267.97
Losses incurred during the year	1,259,437.57
Cash dividends declared since commencing business	1,758,000.00
Company's stock owned by the directors, at par value	92,500.00

Amount loaned to officers and directors	$17,800.00
Amount loaned to stockholders not officers	6,000.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$2,976,400.00
Premiums received	22,599.21
Losses paid	13,873.01
Losses incurred	13,873.01

UNION CASUALTY AND SURETY COMPANY.

ST. LOUIS, MO.

Incorporated December 29, 1892. Commenced business April 18, 1893.

C. P. ELLERBE, *President*. JOHN B. WOESTMAN, *Secretary*.

CASH CAPITAL, $250,000.00.

ASSETS.

Loans on mortgages of real estate (first liens)		$16,500.00
Interest due and accrued thereon		142.66
Value of lands mortgaged	$43,000.00	
Value of buildings thereon	10,000.00	
Insurance held as collateral	7,500.00	
Market value of stocks and bonds		265,150.00
Loans on collateral securities		75,000.00
Cash in the company's office		2,767.45
Cash deposited in bank		63,872.50
Interest due and accrued		448.66
Gross premiums in course of collection		135,637.36
Gross assets		$559,518.63

LIABILITIES.

Net amount of unpaid losses	$17,865.46
Unearned premiums at fifty per cent. of gross premiums	149,381.43
Due and accrued for salaries, rent, and incidental expenses	1,876.42
Commissions and brokerage	38,290.60
Gross liabilities, except capital and surplus	$207,413.91

Paid-up capital	$250,000.00	
Surplus beyond all liabilities	102,104.72	
Surplus as regards policy-holders		$352,104.72
Total liabilities, including capital and surplus		$559,518.63

INCOME.

Cash received for gross premiums	$188,785.94	
Deduct re-insurance, rebate, and return premiums	25,660.44	
Net cash received for premiums		$163,125.50
Received for interest on mortgages		1,795.00
Interest and dividends from all other sources		7,630.94
Gross cash income		$172,551.44

EXPENDITURES.

Gross amount paid for losses	$8,348.67
Commissions and brokerage	56,917.12
Salaries and fees of officers and employés	13,100.96
State and local taxes	2,880.92
All other payments and expenditures	24,663.82
Gross cash expenditures	$105,911.49

RISKS AND PREMIUMS.

	Fire Risks.	*Premiums.*
Written or renewed in 1893	$52,503,590.78	$324,423.30
Deduct risks expired or terminated	6,210,599.23	25,660.44
Net amount in force Dec. 31, 1893	$46,292,901.55	$298,762.86

MISCELLANEOUS.

Premiums received from organization to date	$324,423.30
Losses paid from organization to date	8,348.67
Losses incurred during the year	26,214.13
Company's stock owned by the directors, at par value	99,000.00
Amount loaned to officers and directors	12,500.00

BUSINESS IN NEW HAMPSHIRE, 1893.

Risks written	$328,192.00
Premiums received	2,187.06
Losses paid	4.45
Losses incurred	4.45

LIFE INSURANCE COMPANIES

OF OTHER STATES.

Detailed Statements of Assets and Liabilities, with
Abstracts of Annual Statements, Showing Their
Standing and Condition on the 31st Day
of December, 1893.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated 1820. Commenced business 1850.

MORGAN G. BULKELEY, *President.* JOEL L. ENGLISH, *Secretary.*

CASH CAPITAL, $1,500,000.00.

INCOME.

New premiums without deductions	$578,219.59	
Renewal premiums	3,906,372.06	
Premiums paid by surrendered policies	211,802.75	
Total	$4,696,394.40	
Deduct amount paid for re-insurance	649.82	
Total premium income		$4,695,744.58
Cash received for interest on:		
Mortgage loans		1,143,898.76
Bonds owned and dividends on stock		621,818.24
Premium notes, loans, or liens		78,675.41
Collateral loans		94,973.82
Matured endowments		1,264.91
Rents for use of company's property		15,090.40
Interest on deposits		39,215.41
Total income		$6,690,681.53
Net or ledger assets December 31, 1892		37,086,272.78
Total		$43,776,954.31

DISBURSEMENTS.

Cash paid for losses and additions	$1,832,085.99	
Premium notes, loans, or liens used in payment of same	43,616.89	
Cash paid for matured endowments and additions	873,519.64	
Premium notes, loans, or liens used in payment of same	8,711.60	
Gross amount paid for losses and endowments	$2,757,934.12	
Received for losses or claims on policies re-insured	3,586.00	
Net amount paid for losses and endowments		$2,754,348.12

Cash paid for surrendered policies	$200,586.10
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse	16,592.30
Surrender values, including reconverted additions applied in payment of premiums	211,802.75
Cash dividends paid policy-holders	668,924.69
Premium notes, loans or liens used in payment of dividends	50,916.02
(*Total paid policy-holders*.................$3,903,169.98)	
Cash paid stockholders for interest or dividends	187,500.00
Commissions to agents	564,051.07
Salaries and travelling expenses of agents	26,819.03
Medical examiners' fees	39,686.60
Salaries of officers and office employés	98,245.33
Taxes and fees	125,935.54
Rent	23,104.86
Premiums on investments	33,035.33
Furniture and fixtures for offices	2,639.72
Advertising	11,161.74
All other items	73,374.51
Total disbursements during the year	$5,088,723.71
Balance December 31, 1893	$38,688,230.60

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$529,001.65
Loans on mortgages of real estate (first liens)	20,776,211.14
Loans on collateral securities	625,967.40
Loans on company's policies as collateral	550,268.62
Premium notes, loans, or liens on policies in force	825,964.38
Cost value of stocks and bonds	11,755,736.82
Cash in company's office	77,968.47
Cash deposited in banks	3,451,042.24
Agents' ledger balances	46,069.88
Amount due from accident department	50,000.00
Total net or ledger assets, as per balance	$38,688,230.60

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$254,477.58
Stocks and bonds	98,035.56
Collateral loans	12,971.69
Premium notes, loans, or liens	171,610.28
Rents due and accrued	5,382.97
Market value of stocks and bonds over cost	622,803.92

Premiums due and unreported on policies in force	$178,266.18	
Deferred premiums on policies in force	259,407.50	
Total	$437,673.68	
Deduct average loading (20 per cent.)	87,534.74	
Net amount of uncollected and deferred premiums		350,138.94
Total assets as per books of the company		$40,203,651.54

ITEMS NOT ADMITTED.

Agents' balances	46,069.88
Total admitted assets	$40,157,581.66

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$32,983,704.00
Matured endowments due and unpaid	$44,852.00	
Death losses and matured endowments not due	191,072.00	
Death losses and other policy claims resisted	27,500.00	
Total policy claims		263,424.00
Unpaid dividends of surplus due policy-holders		427,334.06
Premiums paid in advance		4,954.26
Contingent surrender values		15,988.00
Bills payable		7,146.87
Liabilities as to policy-holders		$33,702,551.19
Paid-up capital	$1,500,000.00	
Surplus over capital	4,955,030.47	
Surplus as regards policy-holders		6,455,030.47
Gross liabilities		$40,157,581.66

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$913,626.70	
Premium notes, loans, or liens received during the year	36,238.38	
Total		$949,865.08
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$52,328.49	
Purchase of surrendered policies and voided by lapse	16,592.30	
Payment of dividends to policy-holders	50,916.02	
Redeemed by maker in cash	4,063.89	
Total reduction		123,900.70
Balance of note assets December 31, 1893		$825,964.38

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	35,593	$49,662,290.94
Endowment policies	34,521	56,793,677.00
All other policies	11,175	26,322,498.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	1,347	2,376,002.00
Endowment policies	7,068	13,270,206.00
All other policies	3,130	7,235,505.00

OLD POLICIES REVIVED AND INCREASED.

Whole life policies	4	17,117.00
Endowment policies	17	65,194.00
All other policies	182	417,350.00
Total number and amount	93,037	$156,159,839.94
Deduct policies ceased to be in force	10,292	20,709,117.00
Total in force December 31, 1893	82,745	$135,450,722.94

	Number.	*Amount.*
Whole life policies in force	35,149	$48,797,315.00
Endowment policies in force	36,208	60,163,420.00
All other policies in force	11,398	26,489,987.00
Total number and amount	82,745	$135,450,722.94

TERMINATED AS FOLLOWS:

By death	1,205	$1,917,724.00
maturity	872	886,848.00
expiry	759	1,754,255.00
surrender	1,465	2,197,401.00
lapse	3,328	7,823,563.00
change and decrease	183	726,123.00
Not taken	2,480	5,403,203.00
Total	10,292	$20,709,117.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31, 1892	991	$1,251,094.00
Policies issued during year	86	170,846.00
Total	1,077	$1,421,940.00
Deduct policies ceased to be in force	63	96,994.00
In force in New Hampshire, Dec. 31, 1893	1,014	$1,324,946.00
Losses and claims unpaid December 31, 1892	4	$6,750.00
Losses incurred during 1893	32	31,418.00
Total	36	$38,168.00
Losses and claims paid during 1893	33	$32,815.85

Premiums collected or secured without deductions: Cash, $39,331.51; notes or credits, $713.69	$40,045.20

ACCIDENT DEPARTMENT.

RISKS AND PREMIUMS.

	Accident Risks.	*Premiums.*
In force Dec. 31, 1892	$15,589,250.00	$70,499.24
Written or renewed during the year	26,033,450.00	115,457.07
Total	$41,622,700.00	$185,956.31
Deduct risks expired or terminated	20,867,400.00	93,784.65
In force at the end of the year	$20,755,300.00	$92,171.66
Deduct amount re-insured	329,500.00	1,398.50
Net amount in force Dec. 31, 1893	$20,425,800.00	$90,773.16

BUSINESS IN NEW HAMPSHIRE, 1893.

Accident risks written	$281,200.00
Premiums received	1,830.13
Losses paid	332.14
Losses incurred	332.14

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1865. Commenced business October, 1865.

THOMAS W. RUSSELL, *President*. FREDERICK V. HUDSON, *Secretary*.

CASH CAPITAL, $150,000.00.

INCOME.

New premiums without deductions	$54,322.22	
Renewal premiums	279,612.95	
Premiums paid by dividends	7,600.94	
Premiums paid by surrendered policies	9,032.37	
Total	$350,568.48	
Deduct amount paid for re-insurance	4,780.23	
Total premium income		$345,788.25
Cash received for interest on:		
Mortgage loans		84,817.13
Bonds owned and dividends on stock		20,749.15
Premium notes, loans, or liens		3,040.29
Other debts due the company		3,521.30
Discount on claims paid in advance		15.78
Rents for use of company's property		3,268.23
Total income		$461,200.13
Net or ledger assets Dec. 31, 1892		2,227,184.47
Total		$2,688,384.60

DISBURSEMENTS.

Cash paid for losses	$90,500.00	
Cash paid for matured endowments	33,214.88	
Gross amount paid for losses and endowments		$123,714.88
Cash paid for surrendered policies		14,882.49
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		188.35
Surrender values applied in payment of premiums		5,605.77

Cash dividends paid policy-holders	$14,224.14	
applied in payment of premiums	7,600.94	
		$21,825.08
Premium notes, loans, or liens used in payment of dividends		759.11
(*Total paid policy-holders*	$166,975.68)	
Cash paid stockholders for interest or dividends		12,000.00
Commissions to agents		32,392.00
Salaries and travelling expenses of agents		24,735.04
Medical examiners' fees		4,287.35
Salaries of officers and office employés		17,870.70
Taxes and fees		5,655.90
All other items		12,815.51
Total disbursements during the year		$276,732.18
Balance Dec. 31, 1893		$2,411,652.42

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$212,077.07
Loans on mortgages of real estate (first liens)	1,622,646.51
Loans on collateral securities	11,900.00
Loans on company's policies as collateral	53,199.13
Premium notes, loans, or liens on policies in force	51,316.64
Cost value of stocks and bonds	411,068.78
Cash in company's office	21,826.86
Cash deposited in banks	26,007.07
Bills receivable	805.00
Agents' ledger balances	805.36
Total net or ledger assets, as per balance	$2,411,652.42
Deduct depreciation from cost of real estate	52,910.78
Total net or ledger assets, less depreciation	$2,358,741.64

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$43,133.25
Stocks and bonds	7,563.87
Collateral loans	73.26
Premium notes, loans, or liens	8,330.03
Policies	1,560.08
Market value of stocks and bonds over cost	24,691.22

Premiums due and unreported on policies in force....	$12,632.08	
Deferred premiums on policies in force...............	55,464.15	
Total..	$68,096.23	
Deduct average loading (20 per cent.)................	13,619.25	
Net amount of uncollected and deferred premiums....		54,476.98
Total assets, as per book of the company..............		$2,498,570.33

ITEMS NOT ADMITTED.

Agents' balances..	$805.36	
Bills receivable..	805.00	
Total items not admitted		1,610.36
Total admitted assets..................................		$2,496,959.97

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest.........................	$1,958,957.00	
Deduct net value of re-insured risks..................	28,913.00	
Net re-insurance reserve..............................		$1,930,044.00
Matured endowments due and unpaid	$13,262.95	
Death losses not due....................................	12,650.00	
Total policy claims		25,912.95
Unpaid dividends of surplus due policy-holders...........		669.85
Premiums paid in advance................................		1,320.79
Liabilities as to policy-holders.........................		$1,957,947.59
Paid-up capital.............................	$150,000.00	
Surplus over capital........................	389,012.38	
Surplus as regards policy-holders........................		539,012.38
Gross liabilities..		$2,496,959.97

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892...	$52,029.54	
Premium notes, loans, or liens received during the year...	5,039.27	
Total..		$57,068.81
Deductions during the year as follows: Notes, loans, or liens used in:		
Purchase of surrendered policies and voided by lapse	$188.35	
Payment of dividends to policy-holders..............	759.11	
Redeemed by maker in cash..........................	4,804.71	
Total reduction..		5,752.17
Balance of note assets Dec. 31, 1893.......................		51,316.64

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	4,062	$5,671,047.00
Endowment policies	3,761	4,344,491.32
All other policies	34	117,819.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	609	996,679.00
Endowment policies	626	757,437.00
All other policies	5	17,000.00
OLD POLICIES REVIVED.		
Whole life policies	5	5,000.00
Endowment policies	12	15,000.00
OLD POLICIES CHANGED AND INCREASED.		
Whole life policies	15	18,250.00
Endowment policies	5	5,250.00
Total number and amount	9,134	$11,947,973.32
Deduct policies ceased to be in force	999	1,276,209.00
Total in force Dec. 31, 1893	8,135	$10,671,764.32

	Number.	*Amount.*
Whole life policies in force	4,231	$6,047,403.00
Endowment policies in force	3,872	4,517,452.32
All other policies in force	32	106,819.00
Total number and amount	8,135	$10,671,764.32

TERMINATED AS FOLLOWS:

By death	72	$97,035.00
maturity	108	149,192.00
expiry	3	11,000.00
surrender	109	135,147.00
lapse	440	510,400.00
change and decrease	20	79,235.00
Not taken	247	294,200.00
Total	999	$1,276,209.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	234	$266,898.00
Policies issued during the year	52	60,000.00
Total	286	$326,898.00
Deduct policies ceased to be in force	35	41,440.00
In force in New Hampshire, Dec. 31, 1893	251	$285,458.00
Losses incurred and paid during 1893	2	300.00
Premiums collected or secured without deductions	....	$9,936.32

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June 15, 1846. Commenced business December 15, 1846.

JACOB L. GREENE, *President.* EDWARD M. BUNCE, *Secretary.*

INCOME.

New premiums without deductions	$534,896.75	
Renewal premiums	2,750,492.92	
Premiums paid by dividends	1,109,255.67	
Premiums paid by surrendered policies	228,554.74	
Total premium income		$4,623,200.08
Cash received for interest on:		
Mortgage loans		2,114,693.12
Bonds owned and dividends on stock		640,338.67
Premium notes, loans, or liens		84,604.78
Other debts due the company		10,740.74
Discount on claims paid in advance		1,830.06
Rents for use of company's property		292,367.27
Balance of profit and loss account		8,358.82
Total income		$7,776,133.54
Net or ledger assets, Dec. 31, 1892		59,037,395.74
Total		$66,813,529.28

DISBURSEMENTS.

Cash paid for losses and additions	$3,642,080.01	
Premium notes, loans, or liens used in payment of same	27,599.55	
Cash paid for matured endowments and additions	300,166.31	
Premium notes, loans, or liens used in payment of same	612.69	
Gross amount paid for losses and endowments		$3,970,458.56
Cash paid for surrendered policies		347,232.64
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse		21,567.70
Surrender values, including reconverted additions applied in payment of premiums		228,554.74
Cash dividends paid policy-holders	$105,619.99	
applied in payment of premiums	1,109,255.67	
		1,214,875.66
Premium notes, loans, or liens used in payment of dividends		41,326.03
(*Total paid policy-holders*	$5,824,015.33)	
Commissions to agents		351,402.13
Salaries and traveling expenses of agents		26,099.37
Medical examiners' fees		23,659.96
Salaries of officers and office employés		137,948.21
Taxes and fees		293,156.27
Rent		8,023.83
Advertising		39,786.80
All other items		183,237.79
Total disbursements during the year		$6,887,329.69
Balance Dec. 31, 1893		$59,926,199.59

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$7,105,311.33
Loans on mortgages of real estate (first liens)	37,669,494.86
Loans on collateral securities	12,849.50
Premium notes, loans, or liens on policies in force	1,351,625.21
Cost value of stocks and bonds	12,804,588.80
Cash in company's office	3,813.39
Cash deposited in banks	973,999.00
Bills receivable	990.67
Agents' ledger balances	3,526.83
Total net or ledger assets, as per balance	$59,926,199.59

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$761,778.29
Stocks and bonds		116,288.02
Collateral loans		271.23
Premium notes, loans, or liens		132,203.82
Rents due and accrued		8,271.27
Market value of stocks and bonds over cost		224,102.70
Deferred premiums on policies in force	$242,862.11	
Deduct average loading (20 per cent.)	48,572.42	
Net amount of uncollected and deferred premiums		194,289.69
Total assets as per books of the company		$61,363,404.61

ITEMS NOT ADMITTED.

Agents' balances	$3,526.83	
Bills receivable	990.67	
Total items not admitted		4,517.50
Total admitted assets		$61,358,887.11

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$53,052,731.00
Death losses due and unpaid	$30,721.50	
Matured endowments due and unpaid	12,978.00	
Death losses not due	118,459.00	
Death losses and other policy claims resisted	46,000.00	
Total policy claims		208,158.50
Unpaid dividends of surplus due policy-holders		438,371.02
Premiums paid in advance		40,906.22
Reserve on account of lapsed policies		274,814.00
All other liabilities		135,973.00
Liabilities as to policy-holders		$54,150,953.74
Surplus as regards policy-holders		7,207,933.37
Gross liabilities		$61,358,887.11

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$1,454,376.04	
Premium notes, loans, or liens received during the year	432.00	
Total		$1,454,808.04

Deductions during the year, as follows: Notes, loans, or liens, used in:

Payment of losses and claims	$28,212.24	
Purchase of surrendered policies and voided by lapse	21,999.70	
Payment of dividends to policy-holders	41,326.03	
Redeemed by maker in cash	11,644.86	
Total reduction		$103,182.83
Balance of note assets Dec. 31, 1893		$1,351,625.21

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	Amount.
Whole life policies	60,152	$146,087,678.00
Endowment policies	5,405	11,649,624.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	3,447	8,997,517.00
Endowment policies	611	1,512,489.00
OLD POLICIES REVIVED.		
Whole life policies	30	74,650.00
Endowment policies	1	10,000.00
OLD POLICIES CHANGED AND INCREASED.		
Whole life policies	......	45,531.00
Endowment policies	2	9,298.00
Total number and amount	69,648	$168,386,787.00
Deduct policies ceased to be in force	3,947	11,392,289.00
Total in force Dec. 31, 1893	65,701	$156,994,498.00

	Number.	Amount.
Whole life policies in force	60,161	$145,003,734.00
Endowment policies in force	5,540	11,990,764.00
Total number and amount	65,701	$156,994,498.00

TERMINATED AS FOLLOWS:

By death	1,484	$3,749,793.00
maturity	180	302,434.00
surrender	589	1,379,577.00
lapse	1,402	3,834,375.00

By change and decrease	2	$1,236,110.00
Not taken	290	890,000.00
Total	3,947	$11,392,289.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Policies in force Dec. 31, 1892	690	$1,546,650.56
Policies issued during the year	26	96,500.00
Total	716	$1,643,150.56
Deduct policies ceased to be in force	24	39,215.00
In force in New Hampshire, Dec. 31, 1893	692	$1,603,935.56
Losses and claims incurred and paid during 1893	......	$20,715.47
Premiums collected or secured without deductions: Cash, $24,043.65; notes or credits, $6,646.17		$30,689.82

EQUITABLE LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated July 26, 1859. Commenced business, July 28, 1859.

HENRY B. HYDE, *President*. WILLIAM ALEXANDER, *Secretary*.

CASH CAPITAL, $100,000.00.

INCOME.

New premiums without deductions	$4,697,774.98	
Renewal premiums	28,064,597.38	
Premiums paid by dividends	873,645.64	
Premiums paid by surrendered policies	1,655,298.00	
Cash received for annuities	246,053.59	
Total premium income		$35,537,369.59
Cash received for interest on:		
Mortgage loans		976,586.15
Bonds owned and dividends on stock		4,121,418.37
Rents for use of company's property		1,387,231.44
Total income		$42,022,605.55
Net or ledger assets Dec. 31, 1892		145,949,912.04
Total		$187,972,517.59

DISBURSEMENTS.

Cash paid for losses and additions	$10,201,276.40	
Cash paid for matured endowments and additions	560,126.40	
Gross amount paid for losses and endowments		$10,761,402.80
Cash paid to annuitants		380,089.37
Cash paid for surrendered policies		4,390,608.51
Cash dividends paid policy-holders		2,118,214.75
(*Total paid policy-holders*	$17,650,315.43.)	
Cash paid stockholders for interest or dividends		7,000.00
Commissions to agents		3,261,085.85
Salaries and travelling expenses of agents		238,142.12
Medical examiners' fees		328,251.47
Salaries of officers and employés		529,193.20
Taxes and fees		381,409.82
Rent		310,224.26
Commuting commissions		1,047,612.59
Advertising		164,480.28
All other items		1,437,783.78
Total disbursements during the year		$25,355,498.80
Balance Dec. 31, 1893		$162,617,018.79

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$38,325,582.17
Loans on mortgages of real estate (first liens)	22,808,916.74
Loans on collateral securities	8,452,213.33
Cost value of stocks and bonds	79,998,305.80
Cash deposited in banks and trust companies	11,277,798.30
Agents' ledger balances	1,327,259.09
Commuted commissions, etc	426,943.36
Total net or ledger assets, as per balance	$162,617,018.79

OTHER ASSETS.

Rents due and accrued		$470,745.70
Market value of stocks and bonds over cost		944,704.11
Deferred premiums on policies in force	$5,023,928.00	
Deduct average loading (20 per cent.)	1,004,785.60	
Net amount of uncollected and deferred premiums		4,019,142.40
Total assets as per books of the company		$168,051,611.30

ITEMS NOT ADMITTED.

Agents' balances	$1,327,259.09	
Commuted commissions, etc	426,943.36	
Total items not admitted		1,754,202.45
Total admitted assets		$166,297,408.85

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$134,785,846.00
Death losses and matured endowments not due		1,722,311.20
Unpaid dividends of surplus due policy-holders		97,532.00
All other liabilities		6,186.37
Liabilities as to policy-holders		$136,611,875.57
Paid-up capital	$100,000.00	
Surplus over capital	29,585,533.28	
Surplus as regards policy-holders		29,685,533.28
Gross liabilities		$166,297,408.85

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	213,363	$716,378,867.00
Endowment policies	35,995	124,382,782.00
All other policies	2,641	3,942,528.00
Reversionary additions	......	6,258,068.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	45,329	154,279,332.00
Endowment policies	9,804	30,889,074.00
All other policies	769	3,051,688.00
OLD POLICIES REVIVED.		
Whole life policies	3,224	13,283,735.00
Endowment policies	555	2,136,571.00
All other policies	22	125,900.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	......	1,513,927.00
Total number and amount	311,702	$1,056,242,472.00
Deduct policies ceased to be in force	33,267	123,709,895.00
Total in force Dec. 31, 1893	278,435	$932,532,577.00

	Number.	*Amount.*
Whole life policies in force	234,378	$782,036,743.00
Endowment policies in force	41,237	139,069,953.00
All other policies in force	2,820	5,003,396.00
Reversionary additions in force	......	6,422,485.00
Total number and amount	278,435	$932,532,577.00

TERMINATED AS FOLLOWS:

By death	2,815	$10,829,629.00
maturity	246	598,536.00
expiry	298	1,185,389.00
surrender	7,764	32,314,929.00
lapse	16,793	52,896,162.00
Not taken	5,351	25,885,250.00
Total	33,267	$123,709,895.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	482	$1,228,103.00
Policies issued during the year	71	314,916.00
Total	553	$1,543,019.00
Deduct policies ceased to be in force	54	121,884.00
In force in New Hampshire Dec. 31, 1893	499	$1,421,135.00
Losses incurred during 1893	4	$5,350.00
Losses and claims paid during 1893	3	$2,350.00
Premiums collected or secured without deductions		$38,845.69

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1850. Commenced business August 1, 1850.

HENRY B. STOKES, *President*. WILLIAM C. FRAZEE, *Secretary*.

CASH CAPITAL, $100,000.00.

INCOME.

New premiums without deductions	$438,735.78	
Renewal premiums	1,674,381.82	
Annuities	11,812.72	
Total	$2,124,930.32	
Deduct amount paid for re-insurance	11,020.42	
Total premium income		$2,113,909.90
Cash received for interest on:		
Mortgage loans		179,846.13
Bonds owned and dividends on stock		147,850.00
Premium notes, loans, or liens		52,527.70
Other debts due the company		241,083.07
Discount on claims paid in advance		9,697.00
Rents for use of company's property		31,738.98
Total income		$2,776,652.78
Net or ledger assets Dec. 31, 1892		12,590,430.13
Total		$15,367,082.91

DISBURSEMENTS.

Cash paid for losses and additions	$1,107,844.93	
Premium notes, loans, or liens used in payment of same	39,130.69	
Cash paid for matured endowments and additions	109,931.18	
Premium notes, loans, or liens used in payment of same	1,044.82	
Gross amount paid for losses and endowments		$1,257,951.62
Cash paid to annuitants		3,255.32
Cash paid for surrendered policies		326,690.89
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		34,017.11

Cash dividends paid policy-holders	$111,639.76
Premium notes, loans, or liens used in payment of dividends	3,475.07
(*Total paid policy-holders* $1,737,029.77)	
Cash paid stockholders for interest or dividends	16,000.00
Commissions to agents	338,562.56
Salaries and travelling expenses of agents	67,536.07
Medical examiners' fees	51,890.00
Salaries of officers and office employés	88,488.63
Taxes and fees	22,451.72
Rent	40,937.28
Advertising	18,963.53
All other items	125,580.75
Total disbursements during the year	$2,507,440.31
Balance Dec. 31, 1893	$12,859,642.60

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$2,345,594.54
Loans on mortgages of real estate (first liens)	3,820,536.08
Loans on collateral securities	2,427,289.92
Loans on company's policies as collateral	72,600.00
Premium notes, loans, or liens on policies in force	647,925.32
Cost value of stocks and bonds	2,971,414.27
Cash in company's office	26,873.73
Cash deposited in banks	547,408.74
Total net or ledger assets, as per balance	$12,859,642.60

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$72,789.12
Stocks and bonds		2,887.50
Collateral loans		20,830.31
Premium notes, loans, or liens		14,148.50
Rents due and accrued		857.62
Market value of real estate over cost		149,853.83
Market value of stocks and bonds over cost		27,137.73
Premiums due and unreported on policies in force	$261,909.66	
Deferred premiums on policies in force	159,374.29	
Total	$421,283.95	
Deduct average loading (20 per cent.)	84,256.79	
Net amount of uncollected and deferred premiums		337,027.16
Due from agents, since collected in full		1,500.00

Commuted commissions		$49,095.30
Cash advanced to agents		198,996.82
Total assets as per books of the company		$13,734,766.49

ITEMS NOT ADMITTED.

Commuted commissions	$49,095.30	
Cash advanced to agents	198,996.82	
Total items not admitted		248,092.12
Total admitted assets		$13,486,674.37

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest	$12,382,032.00	
Deduct net value of re-insured risks	4,551.00	
Net re-insurance reserve		$12,377,481.00
Death losses and matured endowments not due		202,508.00
Unpaid dividends of surplus due policy-holders		37,482.36
All other liabilities		82,527.94
Liabilities as to policy-holders		$12,699,999.30
Paid-up capital	$100,000.00	
Surplus over capital	686,675.07	
Surplus as regards policy-holders		786,675.07
Gross liabilities		$13,486,674.37

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$708,984.92	
Premium notes, loans, or liens received during the year	39,241.81	
Total		$748,226.73

Deductions during the year, as follows: Notes, loans, or liens used in:

Payment of losses and claims	$40,175.51	
Purchase of surrendered policies and voided by lapse	34,017.11	
Payment of dividends to policy-holders	3,475.07	
Redeemed by maker in cash	22,633.72	
Total reduction		100,301.41
Balance of note assets Dec. 31, 1893		$647,925.32

EXHIBIT OF POLICIES.

	Number.	*Amount.*
POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.		
Whole life policies	18,857	$50,229,305.00
Endowment policies	2,693	7,381,770.00
All other policies	1,045	3,660,455.17
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	6,850	15,512,102.00
Endowment policies	387	700,280.00
All other policies	423	1,380,901.89
OLD POLICIES REVIVED.		
Whole life policies	36	105,350.00
Endowment policies	3	8,500.00
All other policies	1	3,779.20
OLD POLICIES INCREASED.		
Whole life policies	......	10,450.00
All other policies	......	114,860.38
ADDITIONS BY DIVIDENDS.		
Whole life policies	......	3,985.00
Total number and amount	30,295	$79,111,738.64
Deduct policies ceased to be in force	5,440	14,817,268.53
Total in force Dec. 31, 1893	24,855	$64,294,470.11

	Number.	*Amount.*
Whole life policies in force	20,865	$52,863,628.00
Endowment policies in force	2,663	6,863,588.00
All other policies in force	1,327	4,567,254.11
Total number and amount	24,855	$64,294,470.11

TERMINATED AS FOLLOWS:

	Number	Amount
By death	403	$1,146,975.62
maturity	55	110,976.00
surrender	380	1,118,490.28
lapse	2,266	5,866,148.11
change and decrease	113	1,558,394.16
Not taken	2,223	5,016,284.36
Total	5,440	$14,817,268.53

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	79	$137,904.00
Policies issued during the year	3	3,562.00
Total	82	$141,466.00
Deduct policies ceased to be in force	10	14,261.00
In force in New Hampshire, Dec. 31, 1893	72	$127,205.00
Losses and claims incurred and paid during 1893	4	$4,392.00
Premiums collected or secured without deduction		$4,581.17

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated May 1, 1851. Commenced business August 1, 1851.

M. V. B. EDGERLY, *President.* JOHN A. HALL, *Secretary.*

INCOME.

New premiums without deductions	$514,270.95	
Renewal premiums	2,136,182.77	
Premiums paid by dividends	289,166.02	
Premiums paid by surrendered policies	7,896.55	
Total	$2,947,516.29	
Deduct amount paid for re-insurance	36,411.55	
Total premium income		$2,911,104.74
Cash received for interest on:		
Mortgage loans		312,424.98
Bonds owned and dividends on stocks		259,278.81
Premium notes, loans, or liens		35,054.57
Other debts due the company		1,462.09
Discount on claims paid in advance		1,010.59
Rents for use of company's property		26,019.06
Income from other sources		7,730.73
Total income		$3,554,085.57
Net or ledger assets Dec. 31, 1892		12,435,319.26
Total		$15,989,404.83

DISBURSEMENTS.

Cash paid for losses and additions	$821,789.34	
Premium notes, loans, or liens used in payment of same	18,160.20	
Cash paid for matured endowments and additions	139,248.85	
Premium notes, loans, or liens used in payment of same	2,045.15	
Gross amount paid for losses and endowments	$981,243.54	
Received for losses or claims on policies re-insured	1,645.00	
Net amount paid for losses and endowments		$979,598.54
Cash paid for surrendered policies		257,025.85
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		35,401.97
Surrender values, applied in payment of premiums		7,896.55
Cash dividends paid policy-holders	$18,361.71	
applied in payment of premiums	292,208.38	
		310,570.09
Premium notes, loans, or liens used in payment of dividends		61,369.40
(*Total paid policy-holders*	$1,651.862.40)	
Commissions to agents		399,451.79
Salaries and travelling expenses of agents		84,634.64
Medical examiners' fees		36,126.65
Salaries of officers and office employés		89,557.19
Taxes and fees		46,697.51
Rent		28,951.81
Furniture and fixtures for offices		3,685.39
Advertising and printing		24,842.32
All other items		88,502.00
Total disbursements during the year		$2,454,311.70
Balance Dec. 31, 1893		$13,535,093.13

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$548,785.72
Loans on mortgages of real estate (first liens)	4,661,421.10
Loans on collateral securities	1,179,405.56
Loans on company's policies as collateral	665,120.00
Premium notes, loans, or liens on policies in force	617,400.42
Cost value of stocks and bonds	5,212,512.95
Cash in company's office	51,638.13
Cash deposited in banks	598,809.25
Total net or ledger assets, as per balance	$13,535,093.13

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$102,682.35
Stocks and bonds		140,116.80
Collateral loans		47,658.22
Premium notes, loans, or liens		20,226.36
Certificates of deposit		2,956.66
Rents due and accrued		4,717.95
Market value of real estate over cost		58,128.83
Market value of stocks and bonds over cost		114,574.84
Premiums due and unreported on policies in force	$203,037.24	
Deferred premiums on policies in force	364,869.84	
Total	$567,907.08	
Deduct average loading (20 per cent.)	113,581.42	
Net amount of uncollected and deferred premiums		454,325.66
Total assets as per books of the company		$14,480,480.80

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest	$13,382.931.00	
Deduct net value of re-insured risks	167,893.00	
Net re-insurance reserve		$13,215,038.00
Death losses and matured endowments not due	$88,855.39	
Death losses and other policy claims resisted	22,000.00	
Total policy claims		110,855.39
Unpaid dividends of surplus due policy-holders		116,895.22
Premiums paid in advance		4,072.23
Liabilities as to policy-holders		$13,446,860.84
Surplus as regards policy-holders		1,033,619.96
Gross liabilities		$14,480,480.80

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$583,975.66	
Premium notes, loans, or liens received during the year	166,274.70	
Total		$750,250.36
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$20,205.35	
Purchase of surrendered policies and voided by lapse	35,401.97	

Payment of dividends to policy-holders	$61,369.40	
Redeemed by maker in cash	8,875.48	
Total reduction		$125,852.20
Balance of note assets Dec. 31, 1893		$624,398.16

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	23,711	$66,323,549.00
Endowment policies	4,508	10,466,124.00
All other policies	548	1,519,271.00
Reversionary additions	......	158,553.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	6,885	17,976,200.00
Endowment policies	387	1,192,500.00
All other policies	84	312,500.00
OLD POLICIES REVIVED.		
Whole life policies	34	122,712.00
Endowment policies	1	5,000.00
OLD POLICIES INCREASED.		
Whole life policies	......	66,129.00
Endowment policies	......	8,777.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	......	58,797.00
Total number and amount	36,158	$98,210,112.00
Deduct policies ceased to be in force	4,792	14,449,143.00
Total in force Dec. 31, 1893	31,366	$83,760,969.00

	Number.	*Amount.*
Whole life policies in force	26,352	$71,546,000.00
Endowment policies in force	4,496	10,580,443.00
All other policies in force	518	1,423,970.00
Reversionary additions in force	......	210,556.00
Total number and amount	31,366	$83,760,969.00

TERMINATED AS FOLLOWS.

	Number.	Amount.
By death	354	$882,421.00
maturity	65	140,599.00
expiry	30	67,000.00
surrender	844	2,390,750.00
lapse	1,925	5,225,270.00
change and decrease	......	923,853.00
Not taken	1,574	4,819,250.00
Total	4,792	$14,449,143.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	2,360	$4,025,486.00
Policies issued during the year	114	295,983.00
Total	2,474	$4,321,469.00
Deduct policies ceased to be in force	115	242,198.00
In force in New Hampshire, Dec. 31, 1893	2,359	$4,079,271.00
Losses and claims unpaid Dec. 31, 1892	2	$2,000.00
Losses incurred during 1893	34	60,514.00
Total	36	$62,514.00
Losses and claims paid during 1893	36	$62,514.00

Premiums collected or secured without deductions:
Cash, $102,543.39; notes or credits, $4,616.14......... $107,159.53

METROPOLITAN LIFE INSURANCE COMPANY.

New York City.

Incorporated June, 1866. Commenced business January, 1867.

John R. Hegeman, *President*. George H. Gaston, *Secretary*.

Cash Capital, $2,000,000.00.

INCOME.

Total premium income	$14,361,213.67
Cash received for interest on:	
Mortgage loans	474,145.71
Bonds owned and dividends on stock	190,139.96
Premium notes, loans, or liens	2,516.13
Other debts due the company	32,124.66
Discount on claims paid in advance	3,062.72
Rents for use of company's property	126,836.90
Agents' deposits	26,196.90
Total income	$15,216,236.65
Net or ledger assets Dec. 31, 1892	16,272,840.68
Total	$31,489,077.33

DISBURSEMENTS.

Cash paid for losses and additions	$5,533,109.58	
Premium notes, loans, or liens used in payment of same	2,010.51	
Gross amount paid for losses and endowments		$5,535,120.09
Cash paid for surrendered policies		211,189.87
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		1,623.75
Cash dividends paid policy-holders		30,220.55
Premium notes, loans, or liens used in payment of dividends		15,552.82
(*Total paid policy-holders*, $5,793,707.08)		
Cash paid stockholders for interest or dividends		140,000.00
Commissions to agents		2,214,524.63
Salaries and travelling expenses of agents		1,283,169.73

Medical examiners' fees	$257,979.02
Salaries of officers and office employés	459,937.75
Taxes and fees	143,271.95
Rent	68,327.18
Commuting commissions	1,517,777.98
Furniture and fixtures for offices	49,159.20
All other items	502,233.18
Total disbursements during the year	$12,430,087.70
Balance Dec. 31, 1893	$19,058.989.63

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$4,624,382.57
Loans on mortgages of real estate (first liens)	9,294,850.00
Loans on company's policies as collateral	8,201.25
Premium notes, loans, or liens on policies in force	89,968.42
Cost value of stocks and bonds	4,840,681.75
Cash in company's office and banks	200,905.64
Total net or ledger assets, as per balance	$19,058,989.63
Deduct depreciation from cost of real estate	89,879.25
Total net or ledger assets, less depreciation	$18,969,110.38

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$127,524.32
Stocks and bonds		51,969.51
Collateral loans		327.28
Rents due and accrued		6,165.31
Premiums due and unreported on policies in force	$143,847.75	
Deferred premiums on policies in force	91,912.57	
Total	$235,760.32	
Deduct average loading (20 per cent.)	47,152.06	
Net amount of uncollected and deferred premiums		188,608.26
Total assets as per books of the company		$19,343,705.06

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest	$13,583,460.00
Total policy claims	85,448.99
Unpaid dividends of surplus due policy-holders	34,473.66

Premiums paid in advance		$90,265.49
Special reserve		1,440,367.00
Liabilities as to policy-holders		$15,234,015.14
Paid-up capital	$2,000,000.00	
Surplus over capital	2,109,689.92	
Surplus as regards policy-holders		4,109,689.92
Gross liabilities		$19,343,705.06

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$108,871.60	
Premium notes, loans, or liens received during the year	3,095.69	
Total		$111,967.29
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$2,010.51	
Purchase of surrendered policies and voided by lapse	4,435.54	
Payment of dividends to policy-holders	15,552.82	
Total reduction		21,998.87
Balance of note assets Dec. 31, 1893		$89,968.42

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	4,016	$4,778,727.00
Endowment policies	305	331,435.00
All other policies	125	206,138.00
NEW POLICIES ISSUED AND REVIVED DURING THE YEAR.		
Whole life policies	4,293	4,657,873.00
Endowment policies	811	964,783.00
All other policies	382	501,000.00
Total number and amount	9,932	$11,439,956.00
Deduct policies ceased to be in force	1,770	2,180,485.00
Total in force Dec. 31, 1893	8,162	$9,259,471.00

	Number.	*Amount.*
Whole life policies in force	6,791	$7,595,200.00
Endowment policies in force	951	1,106,218.00
All other policies in force	420	558,053.00
Total number and amount	8,162	$9,259,471.00

TERMINATED AS FOLLOWS:

	Number.	Amount.
By death	139	$168,091.00
expiry	10	21,790.00
surrender	429	596,354.00
lapse	1,125	1,219,250.00
change and decrease	22	36,000.00
Not taken	45	139,000.00
Total	1,770	$2,180,485.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	22	$34,000.00
Policies issued during year	30	31,000.00
Total	52	$65,000.00
Deduct policies ceased to be in force	7	7,000.00
In force in New Hampshire, Dec. 31, 1893	45	$58,000.00
Losses and claims incurred and paid during 1893	310	$42,781.02
Premiums collected or secured without deductions		$96,019.74

INDUSTRIAL BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	12,826	$1,442,772.00
Policies issued during year	8,199	1,106,676.00
Total	21,025	$2,549,448.00
Deduct policies ceased to be in force	5,969	783,454.00
In force in New Hampshire Dec. 31, 1893	15,056	$1,765,994.00
Losses and claims incurred and unpaid	1	$48.00

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 31, 1845. Commenced business April, 1845.

AMZI DODD, *President.* EDWARD L. DOBBINS, *Secretary.*

INCOME.

New premiums without deductions	$844,445.19	
Renewal premiums	4,701,144.47	
Premiums paid by dividends	1,424,918.47	
Premiums paid by surrendered policies	314,086.19	
Annuities	27,248.03	
Total premium income		$7,311,842.35
Cash received for interest on:		
Mortgage loans		1,558,559.99
Bonds owned and dividends on stock		599,884.28
Premium notes, loans, or liens		254,814.73
Other debts due the company		204,379.52
Discount on claims paid in advance		1,603.26
Rents for use of company's property		25,626.42
Total income		$9,956,710.55
Net or ledger assets, Dec. 31, 1892		49,699,256.19
Total		$59,655,966.74

DISBURSEMENTS.

Cash paid for losses and additions	$3,478,411.85	
Premium notes, loans, or liens used in payment of same	125,386.54	
Cash paid for matured endowments and additions	255,281.21	
Premium notes, loans, or liens used in payment of same	11,097.89	
Gross amount paid for losses and endowments		$3,870,177.49
Cash paid to annuitants		34,660.89
Cash paid for surrendered policies		574,735.53
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		174,919.33
Surrender values, including reconverted additions applied in payment of premiums		314,086.19

Cash dividends paid policy-holders	$247,512.84	
applied in payment of premiums	1,424,918.47	
		$1,672,431.31
Premium notes, loans, or liens used in payment of dividends		26,495.47
(*Total paid policy-holders*	$6,667,506.21)	
Commissions to agents and agency expenses		792,061.68
Medical examiners' fees		79,299.96
Salaries and fees of officers and employés		160,602.90
Taxes and fees		218,788.52
All other items		184,029.10
Total disbursements during the year		$8,102,288.37
Balance Dec. 31, 1893		$51,553,678.37

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Real estate unincumbered	$200,000.00
Loans on mortgages of real estate (first liens)	29,642,468.50
Real estate purchased on foreclosure	793,870.61
Loans on collateral securities	2,025,500.00
Loans on company's policies as collateral	1,706,207.36
Premium notes, loans, or liens on policies in force	4,325,771.69
Par value of stocks and bonds	12,095,120.22
Cash in company's office	171,765.27
Cash deposited in banks	415,271.35
Agents' ledger balances and cash obligations	17,135.66
Premiums in transit since received	160,567.71
Total net or ledger assets, as per balance	$51,553,678.37

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		554,483.95
Stocks and bonds		145,261.12
Collateral loans		47,482.10
Premium notes, loans, or liens		118,958.72
Market value of stocks and bonds over par		327,442.50
Premiums due and unreported on policies in force	$250,016.06	
Deferred premiums on policies in force	498,466.52	
Total	$748,482.58	
Deduct average loading (20 per cent.)	149,696.52	
Net amount of uncollected and deferred premiums		598,786.06
Total assets as per books of the company		$53,346,092.82

ITEMS NOT ADMITTED.

Agents' balances and cash obligations	$17,135.66
Total admitted assets	$53,328,957.16

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest		$49,261,483.00
Death losses and matured endowments not due	$187,758.39	
Death losses and other policy claims resisted	10,000.00	
Total policy claims		197,758.39
Unpaid dividends of surplus due policy-holders		280,158.35
Premiums paid in advance		3,334.73
Liabilities as to policy-holders		$49,742,734.47
Surplus as regards policy-holders		3,586,222.69
Gross liabilities		$53,328,957.16

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$4,239,796.40	
Premium notes, loans, or liens received during the year	524,195.68	
Total		$4,763,992.08
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$136,484.43	
Purchase of surrendered policies and voided by lapse	174,919.33	
Payment of dividends to policy-holders	26,495.47	
Redeemed by maker in cash	100,321.16	
Total reduction		438,220.39
Balance of note assets Dec. 31, 1893		$4,325,771.69

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	53,869	$145,002,146.00
Endowment policies	16,793	40,456,605.00
All other policies	3,684	9,274,233.00
Reversionary additions	....	965,104.00

	Number.	Amount.
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	7,687	$18,653,282.00
Endowment policies	2,626	5,812,987.00
All other polices	1,458	3,884,448.00
OLD POLICIES REVIVED.		
Whole life policies	32	76,000.00
Endowment policies	18	62,000.00
All other policies	2	7,000.00
OLD POLICIES INCREASED.		
Whole life policies	11	42,000.00
Endowment policies	25	33,493.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	....	461,554.00
Total number and amount	86,205	$224,730,852.00
Deduct policies ceased to be in force	8,712	22,454,102.00
Total in force Dec. 31, 1893	77,493	$202,276,750.00

	Number.	Amount.
Whole life policies in force	55,888	$148,553,505.00
Endowment policies in force	17,380	41,706,019.00
All other policies in force	4,225	10,683,126.00
Reversionary additions in force	......	1,334,100.00
Total number and amount	77,493	$202,276,750.00

TERMINATED AS FOLLOWS:

By death	1,192	$3,609,033.00
maturity	184	268,330.00
expiry	724	2,072,593.00
surrender	2,785	7,657,306.00
lapse	2,190	5,037,038.00
Not taken	1,637	3,809,802.00
Total	8,712	$22,454,102.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Policies in force Dec. 31, 1892	338	$551,873.00
Policies issued during the year	27	48,319.00
Total	365	$600,192.00
Deduct policies ceased to be in force	11	18,200.00
In force in New Hampshire, Dec. 31, 1893	354	$581,992.00
Losses and claims unpaid Dec. 31, 1892	1	$1,000.00
Losses incurred during 1893	5	9,200.00
Total	6	$10,200.00
Losses and claims paid during 1893	6	$10,200.00
Premiums collected or secured without deductions		$15,412.39

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1842. Commenced business February 1, 1843.

RICHARD A. MCCURDY, *President.* WILLIAM J. EASTON, *Secretary.*

INCOME.

New premiums without deductions	$5,141,926.12	
Renewal premiums	22,454,603.71	
Premiums paid by dividends	2,988,735.61	
Premiums paid by surrendered policies	2,187,388.70	
Annuities	821,683.84	
Total premium income		$33,594,337.98
Cash received for interest on:		
Mortgage loans		3,619,723.45
Bonds owned and dividends on stock		3,115,599.37
Other debts due the company		867,231.02
Rents for use of company's property		756,253.86
Total income		$41,953,145.68
Net or ledger assets Dec. 31, 1892		165,202,954.00
Total		$207,156,099.68

DISBURSEMENTS.

Cash paid for losses and additions	$11,212,462.21	
Cash paid for matured endowments and additions	1,927,206.56	
Gross amount paid for losses and endowments		$13,139,668.77
Cash paid to annuitants		330,180.21
Cash paid for surrendered policies		5,535,261.20
Cash dividends paid policy-holders		1,880,362.22
(*Total paid policy-holders*..........$20,885,472.40.)		
Commissions to agents		5,243,319.72
Salaries and travelling expenses of agents		827,776.05
Medical examiners' fees		409,259.43
Salaries and expenses of law department		222,801.01
Salaries of officers and office employés		497,741.28
Taxes and fees		439,070.91
Rent		140,000.00
Advertising		175,662.83
All other items		1,528,936.24
Total disbursements during the year		$30,370,039.87
Balance Dec. 31, 1893		$176,786,059.81

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$18,089,918.69
Loans on mortgages of real estate (first liens)	70,729,938.93
Loans on collateral securities	7,497,200.00
Cost value of stocks and bonds	68,745,465.48
Cash in company's office and banks	10,844,691.72
Agents' ledger balances	131,500.37
Commuted commissions	747,344.62
Total net or ledger assets, as per balance	$176,786,059.81

OTHER ASSETS.

Interest due and accrued on:

Mortgages		$1,153,183.18
Rents due and accrued		83,500.55
Payments not yet collected on annuities		28,357.93
Market value of stocks and bonds over cost		4,190,856.93
Premiums due and unreported on policies in force	$2,205,393.65	
Deferred premiums on policies in force	2,260,328.09	
Total	$4,465,721.74	
Deduct average loading (20 per cent.)	893,144.35	
Net amount of uncollected and deferred premiums		3,572,577.39
Total assets as per books of the company		$185,814,535.79

ITEMS NOT ADMITTED.

Agents' balances	$131,500.37	
Commuted commissions	747,344.62	
Total items not admitted		$878,844.99
Total admitted assets		$184,935,690.80

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$168,163,470.00
Death losses and matured endowments not due	$782,350.28	
Death losses and other policy claims resisted	360,730.00	
Total policy claims		1,143,080.28
Liabilities as to policy-holders		$169,306,550.28
Surplus as regards policy-holders		15,629,140.52
Gross liabilities		$184,935,690.80

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	197,382	$611,183,262.00
Endowment policies	49,249	134,365,505.00
All other policies	19	231,316.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	53,410	150,649,361.00
Endowment policies	13,685	31,749,953.00
All other policies	5	36,846.00

OLD POLICIES REVIVED.

Whole life policies	7,469	20,452,952.00
Endowment policies	1,679	3,762,372.00
All other policies	2	11,907.00

OLD POLICIES INCREASED.

Whole life policies	1	1,595,623.00
Endowment policies	......	612,399.00
All other policies	......	166,233.00

OLD POLICIES CHANGED.

Whole life policies	77	368,384.00
Endowment policies	41	103,520.00

ADDITIONS BY DIVIDENDS.

Whole life policies	......	$2,531,338.00
Endowment policies	......	384,511.00
All other policies	......	1,451.00
Total number and amount	323,019	$958,206,933.00
Deduct policies ceased to be in force	49,806	155,339,455.00
Total in force Dec. 1, 1893	273,213	$802,867,478.00

	Number.	*Amount.*
Whole life policies in force	219,308	$661,459,599.00
Endowment policies in force	53,882	141,152,231.00
All other policies in force	23	255,648.00
Total number and amount	273,213	$802,867,478.00

TERMINATED AS FOLLOWS:

By death	3,326	$11,901,966.00
maturity	791	1,964,279.00
expiry	107	262,714.00
surrender	6,953	24,464,505.00
lapse	21,311	59,170,813.00
change and decrease	118	6,041,160.00
Not taken	17,200	51,534,018.00
Total	49,806	$155,339,455.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Policies in force Dec. 31, 1892	3,059	$5,616,501.00
Policies issued during year	677	1,071,000.00
Total	3,736	$6,687,501.00
Deduct policies ceased to be in force	223	354,000.00
In force in New Hampshire, Dec. 31, 1893	3,513	$6,333,501.00
Losses and claims incurred and paid during 1893	33	$102,483.76
Premiums collected or secured without deductions		$227,602.77

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

Incorporated November 13, 1848. Commenced business February 1, 1850.

CHARLES DEWEY, *President*. GEORGE W. REED, *Secretary*.

INCOME.

New premiums without deductions	$399,836.41	
Renewal premiums	1,876,991.26	
Premiums paid by dividends	84,551.29	
Premiums paid by surrendered policies	27,435.34	
Total premium income		$2,388,814.30
Cash received for interest on:		
Mortgage loans		185,334.34
Bonds owned and dividends on stock		151,153.07
Premium notes, loans, or liens		40,542.12
Other debts due the company		15,790.61
Rents for use of company's property		9,867.86
Total income		$2,791,502.30
Net or ledger assets Dec. 31, 1892		8,043,906.05
Total		$10,835,408.35

DISBURSEMENTS.

Cash paid for losses and additions	$531,997.11	
Premium notes, loans, or liens used in payment of same	2,692.31	
Cash paid for matured endowments and additions	89,124.49	
Premium notes, loans, or liens used in payment of same	178.96	
Gross amount paid for losses and endowments		$623,992.87
Cash paid for surrendered policies		307,716.44
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		15,601.57
Surrender values, including reconverted additions applied in payment of premiums		27,435.34
Cash dividends paid policy-holders	$29,288.42	
applied in payment of premiums	84,551.29	
		113,839.71

Premium notes, loans, or liens used in payment of dividends (*Total paid policy-holders* .... $1,088,644.17)	$58.24
Commissions to agents	368,142.22
Salaries and travelling expenses of agents	40,400.56
Medical examiners' fees	32,532.87
Salaries of officers and office employés	38,816.00
Taxes and fees	52,278.52
Rent	27,165.10
Furniture and fixtures for offices	10,156.28
Advertising	18,670.81
All other items	26,509.77
Total disbursements during the year	$1,703,316.30
Balance Dec. 31, 1893	$9,132,092.05

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$518,564.52
Loans on mortgages of real estate (first liens)	3,861,909.72
Loans on collateral securities	146,730.00
Loans on company's policies as collateral	769,411.18
Premium notes, loans, or liens on policies in force	206,319.60
Cost value of stocks and bonds	3,183,031.06
Cash in company's office	54,986.02
Cash deposited in banks	389,944.46
Agents' ledger balances	1,195.49
Total net or ledger assets, as per balance	$9,132,092.05

OTHER ASSETS.

Interest due and accrued on:

Mortgages		$130,455.17
Stocks and bonds		64,151.67
Collateral loans		3,707.28
Premium notes, loans, or liens		24,981.10
Market value of stocks and bonds over cost		123,111.12
Premiums due and unreported on policies in force	$312,979.16	
Deferred premiums on policies in force	197,462.86	
Total	$510,442.02	
Deduct average loading (20 per cent.)	102,088.40	
Net amount of uncollected and deferred premiums		408,353.62
Total assets as per books of the company		$9,886,852.01

ITEMS NOT ADMITTED.

Agents' balances	$1,195.49
Total admitted assets	$9,885,656.52

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$8,368,135.26
Death losses due and unpaid	$1,183.60	
Matured endowments due and unpaid	1,500.00	
Death losses and matured endowments not due	1,643.92	
Death losses and other policy claims resisted	17,000.00	
Total policy claims		21,327.52
Unpaid dividends of surplus due policy-holders		6,267.70
Premiums paid in advance		930.60
Balance due on surrendered policies		11,144.46
Extra reserve on life-rate endowments		344,954.11
Liabilities as to policy-holders		$8,752,759.65
Surplus as regards policy-holders		1,132,896.87
Gross liabilities		$9,885,656.52

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand, Dec. 31, 1892	$118,667.18	
Premium notes, loans, or liens received during the year	201,715.85	
Total		$320,383.03
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$2,871.27	
Purchase of surrendered policies and voided by lapse	15,601.57	
Payment of dividends to policy-holders	58.24	
Redeemed by maker in cash	95,532.35	
Total reduction		114,063.43
Balance of note assets Dec. 31, 1893		$206,319.60

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1892.	Number.	Amount.
Whole life policies	17,188	$44,013,158.00
Endowment policies	9,352	14,188,496.00
All other policies	138	411,500.00
Reversionary additions	......	65,199.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	4,562	9,725,982.00
Endowment policies	1,214	2,277,092.00
All other policies	142	414,600.00
OLD POLICIES REVIVED.		
Whole life policies	26	60,000.00
Endowment policies	13	35,500.00
OLD POLICIES INCREASED.		
Whole life policies	......	534.00
Endowment policies	......	294.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	......	5,494.00
Total number and amount	32,635	$71,197,849.00
Deduct policies ceased to be in force	4,291	9,565,236.00
Total in force Dec. 31, 1893	28,344	$61,632,613.00

	Number.	Amount.
Whole life policies in force	18,614	$46,303,894.00
Endowment policies in force	9,509	14,617,291.00
All other policies in force	221	646,100.00
Reversionary additions in force	......	65,328.00
Total number and amount	28,344	$61,632,613.00

TERMINATED AS FOLLOWS:		
By death	233	$560,623.00
maturity	76	90,803.00
expiry	23	95,000.00
surrender	1,105	2,526,636.00
lapse	1,891	3,852,300.00
change and decrease	41	267,245.00
Not taken	922	2,172,629.00
Total	4,291	$9,565,236.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Policies in force Dec. 31, 1892	608	$943,325.00
Policies issued during year	265	363,000.00
Total	873	$1,306,325.00
Deduct policies ceased to be in force	169	242,500.00
In force in New Hampshire, Dec. 31, 1893	704	$1,063,825.00
Losses and claims incurred and paid during 1893	1	$1,000.00

Premiums collected or secured without deductions: Cash, $43,596.84; notes or credits, $260.60	$43,857.44

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated April 1, 1835. Commenced business December 1, 1843.

BENJAMIN F. STEVENS, *President.* S. F. TRULL, *Secretary.*

INCOME.

New premiums without deductions	$318,296.34	
Renewal premiums	2,729,708.49	
Total premium income		$3,048,004.83
Cash received for interest on:		
Mortgage loans		153,298.15
Bonds owned and dividends on stock		675,037.18
Premium notes, loans, or liens		55,083.16
Other debts due the company		114,831.61
Rents for use of company's property		79,416.05
Profit and loss account		40,500.09
Total income		$4,166,171.07
Net or ledger assets December 31, 1892		21,730,030.64
Total		$25,896,201.71

DISBURSEMENTS.

Cash paid for losses and additions	$1,410,483.68	
Premium notes, loans, or liens used in payment of same	46,464.32	
Cash paid for matured endowments and additions	236,415.72	
Premium notes, loans, or liens used in payment of same	18,074.28	
Gross amount paid for losses and endowments		$1,711,438.00
Cash paid for surrendered policies		475,268.79
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		51,105.12
Cash distributions paid policy-holders		654,750.25
Premium notes, loans, or liens used in payment of distributions		14,226.05
(*Total paid policy-holders* $2,906,788.21)		
Commissions to agents		228,156.36
Medical examiners' fees		15,436.10
Salaries of officers and office employés		109,081.64
Taxes and fees		53,683.06
Advertising		12,238.87
Profit and loss account		171,019.34
Accrued interest on investments purchased		14,933.61
Total disbursements during the year		$3,511,337.19
Balance Dec. 31, 1893		$22,384,864.52

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$1,787,880.75
Loans on mortgages of real estate (first liens)	3,326,450.00
Loans on collateral securities	1,951,812.01
Loans on company's policies as collateral	500.00
Premium notes, loans, or liens on policies in force	460,388.69
Cost value of stocks and bonds	13,864,954.61
Cash deposited in banks	548,193.65
Quarterly and semi-annual premium notes	444,684.81
Total net or ledger assets, as per balance	$22,384,864.52

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$55,202.61
Stocks and bonds	131,916.50
Collateral loans	30,619.86
Premium notes, loans, or liens	20,946.00

Rents due and accrued		$12,657.08
Market value of stocks and bonds over cost		390,975.84
Deferred premiums on policies in force	$221,225.21	
Deduct average loading (20 per cent.)	44,245.04	
Net amount of uncollected and deferred premiums		176,980.17
Total assets as per books of the company		$23,204,162.58

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$21,214,497.00
Death losses due and unpaid	$151,052.00	
Matured endowments due and unpaid	28,855.00	
Total policy claims		179,907.00
Unpaid distributions of surplus due policy-holders		112,749.14
Liabilities as to policy-holders		$21,507,153.14
Surplus as to policy-holders		1,697,009.44
Gross liabilities		$23,204,162.58

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$885,697.24	
Premium notes, loans, or liens received during the year	779,082.65	
Total		$1,664,779.89
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$64,538.60	
Purchase of surrendered policies and voided by lapse	51,105.12	
Payment of dividends to policy-holders	14,226,05	
Redeemed by maker in cash	629,836.62	
Total reduction		759,706.39
Balance of note assets December 31, 1893		$905,073.50

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	9,108	$26,824,409.00
Endowment policies	21,467	62,210,696.00
All other policies	662	1,823,992.00

NEW POLICIES ISSUED DURING THE YEAR.

	Number.	Amount.
Endowment policies	3,482	$9,403,500.00
All other policies	1	3,500.00
OLD POLICIES REVIVED.		
Whole life policies	25	51,439.00
Endowment policies	22	42,840.00
OLD POLICIES INCREASED.		
Whole life policies	....	2,963.00
Endowment policies	1	99,992.00
ADDITION BY DIVIDENDS.		
Whole life policies	2	11,781.00
Endowment policies	....	27,951.00
All other policies	....	74.00
Total number and amount	34,770	$100,503,137.00
Deduct policies ceased to be in force	2,614	8,074,118.00
Total in force Dec. 31, 1893	32,156	$92,429,019.00

	Number.	Amount.
Whole life policies in force	8,758	$25,687,064.00
Endowment policies in force	22,862	65,256,389.00
All other policies in force	536	1,485,566.00
Total number and amount	32,156	$92,429,019.00

TERMINATED AS FOLLOWS:

By death	488	$1,517,989.00
maturity	112	258,290.00
expiry	124	332,000.00
surrender	913	2,413,955.00
lapse	530	1,354,250.00
change and decrease	1	914,634.00
Not taken	446	1,283,000.00
Total	2,614	$8,074,118.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	210	$378,983.00
Policies issued during year	3	9,000.00
Total	213	$387,983.00
Deduct policies ceased to be in force	2	2,000.00
In force in New Hampshire, Dec. 31, 1893	211	$385,983.00

	Number.	*Amount.*
Losses and claims unpaid Dec. 31, 1892	1	$1,000.00
Losses and claims paid during 1893	1	1,000.00

Premiums collected or secured without deductions:	
Cash, $1,052.68; notes or credits, $235.00	$1,287.68

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1841. Commenced business 1845.

JOHN A. MCCALL, *President*. CHARLES C. WHITNEY, *Secretary*.

INCOME.

New premiums without deductions	$5,958,786.98	
Renewal premiums	20,572,938.40	
Annuities	656,226.54	
Total	$27,187,951.92	
Deduct amount paid for re-insurance	47,070.92	
Total premium income		$27,140,881.00
Cash received for interest on:		
Mortgage loans		1,146,711.53
Bonds owned and dividends on stock		4,012,694.76
Premium notes, loans, or liens		86,940.84
Other debts due the company		200,884.72
Bank deposits		169,862.54
Rents for use of company's property		624,552.31
Profits on stocks sold		108,002.20
Deposits on account of trust fund policies		25,340.61
Total income		$33,515,870.51
Net or ledger assets Dec. 31, 1892		128,132,289.85
Total		$161,648,160.36

DISBURSEMENTS.

Cash paid for losses and additions	$8,475,593.46	
Cash paid for matured endowments and additions	1,083,445.95	
Gross amount paid for losses and endowments	$9,559,039.41	
Received for losses or claims on policies re-insured	35,500.00	
Net amount paid for losses and endowments		$9,523,539.41
Cash paid to annuitants		1,407,256.95
Cash paid for surrendered policies		1,064,024.11
Reserve values paid on maturing tontines		1,295,038.02
Instalments paid on trust deposit		4,200.00
Cash dividends paid policy-holders		1,396,615.34
(*Total paid policy-holders*	$14,690,673.83)	
Commissions to agents		4,579,880.89
Salaries and travelling expenses of agents		1,079,342.28
Medical examiners' fees		492,068.04
Salaries of officers and office employés		765,469.32
Taxes and fees		317,296.97
Rent		280,033.22
Advertising		111,066.70
All other items		761,117.52
Total disbursements during the year		$23,076,948.77
Balance Dec. 31, 1893		$138,571,211.59

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$13,139,049.93
Loans on mortgages of real estate (first liens)	25,805,235.20
Loans on collateral securities	2,428,966.67
Loans on company's policies as collateral	3,757,681.71
Cost value of stocks and bonds	85,908,223.50
Cash in company's office	18,219.95
Cash deposited in banks	6,994,248.98
Agents' ledger balances	519,585.65
Total net or ledger assets, as per balance	$138,571,211.59

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$496,587.38
Stocks and bonds	883,990.57
Collateral loans	44,157.25
Rents due and accrued	31,172.82
Market value of stocks and bonds over cost	4,084,412.95

Premiums due and unreported on policies in force	$4,047,076.87	
Deferred premiums on policies in force	2,338,966.00	
Total	$6,386,042.87	
Deduct average loading (20 per cent.)	1,277,208.57	
Net amount of uncollected and deferred premiums		$5,108,834.30
Total assets as per books of the company		$149,220,366.86

ITEMS NOT ADMITTED.

Agents' balances		519,585.65
Total admitted assets		$148,700,781.21

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest	$129,183,741.00	
Deduct net value of re-insured risks	214,069.00	
Net re-insurance reserve		$128,969,672.00
Matured endowments due and unpaid	$122,007.76	
Death losses and matured endowments not due	1,326,854.37	
Death losses and other policy claims resisted	4,000.00	
Due and unpaid on annuity claims	22,770.02	
Total policy claims		1,475,632.15
Unpaid dividends of surplus due policy-holders		134,533.64
Premiums paid in advance		134,554.82
Trust deposit held for beneficiaries		67,982.42
Additional reserve on annuities and accumulation policies		892,776.00
Liabilities as regards policy-holders		$131,675,151.03
Surplus as regards policy-holders		17,025,630.18
Gross liabilities		$148,700,781.21

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$1,096,850.03	
Premium notes, loans, or liens received during the year	3,150,499.06	
Total		$4,247,349.09

Deductions during the year, as follows: Notes, loans, or liens used in:

Payment of losses and claims	$76,370.30	
Purchase of surrendered policies	59,273.67	
Payment of dividends to policy-holders	736.42	

Redeemed by maker in cash	310,700.00	
Voided by lapse	42,586.99	
Total reduction		$489,667.38
Balance of note assets Dec. 31, 1893		$3,757,681.71

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	160,410	$503,721,336.00
Endowment policies	50,523	160,358,296.00
All other policies	5,035	25,168,997.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	69,807	184,074,670.00
Endowment policies	14,447	36,552,632.00
All other policies	857	3,221,689.00
OLD POLICIES REVIVED.		
Whole life policies	372	1,433,820.00
Endowment policies	90	326,353.00
All other policies	31	56,700.00
OLD POLICIES INCREASED.		
Whole life policies	......	545,171.00
Endowment policies	......	136,300.00
All other policies	......	1,586,324.00
ADDITIONS BY DIVIDENDS.		
Whole life policies	......	329,368.00
Endowment policies	......	154,087.00
Total number and amount	301,572	$917,665,743.00
Deduct policies ceased to be in force	47,696	138,509,065.00
Total in force Dec. 31, 1893	253,876	$779,156,678.00

	Number.	*Amount.*
Whole life policies in force	192,912	$578,352,067.00
Endowment policies in force	55,878	171,554,431.00
All other policies in force	5,086	29,250,180.00
Total number and amount	253,876	$779,156,678.00

TERMINATED AS FOLLOWS:

	Number.	Amount.
By death	2,523	$8,476,925.00
maturity	448	1,380,979.00
expiry	41	270,742.00
surrender	3,861	13,833,707.00
lapse	25,249	60,710,799.00
change and decrease	......	9,162,411.00
Not taken	15,574	44,673,502.00
Total	47,696	$138,509,065.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	801	$1,314,935.00
Policies issued during year	407	493,000.00
Total	1,208	$1,807,935.00
Deduct policies ceased to be in force	248	327,705.00
In force in New Hampshire, Dec. 31, 1893	960	$1,480,230.00
Losses incurred during 1893	9	$10,147.17
Losses and claims paid during 1893	7	$8,644.93
Premiums collected or secured without deductions		$47,279.08

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857. Commenced business November 25, 1858.

H. L. PALMER, *President*. J. W. SKINNER, *Secretary*.

INCOME.

New premiums without deductions	$1,714,518.57	
Renewal premiums	9,717,540.38	
Premiums paid by dividends including additions	185,992.92	
Premiums paid by surrendered policies	293,072.44	
Annuities	10,690.18	
Total premium income		$11,921,814.49

Cash received for interest on:	
Mortgage loans	$2,570,569.51
Bonds owned and dividends on stock	238,730.44
Premium notes, loans, or liens	37,489.36
Other debts due the company	138,800.41
Discount on claims paid in advance	1,335.13
Rents for use of company's property	55,535.44
Profit and loss account	4,623.90
Total income	$14,968,898.68
Net or ledger assets Dec. 31, 1892	54,057,772.15
Total	$69,026,670.83

DISBURSEMENTS.

Cash paid for losses and additions	$3,166,800.11	
Premium notes, loans, or liens used in payment of same	15,264.12	
Cash paid for matured endowments and additions	358,426.45	
Premium notes, loans, or liens used in payment of same	1,918.16	
Gross amount paid for losses and endowments		$3,542,408.84
Cash paid to annuitants		1,187.85
Cash paid for surrendered policies		302,394.39
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		16,483.91
Surrender values, including reconverted additions applied in payment of premiums		293,072.44
Cash dividends paid policy-holders		1,085,191.64
Premium notes, loans, or liens used in payment of dividends		58,770.23
(*Total paid policy-holders*.....$5,299,509.30)		
Commissions to agents		1,412,599.79
Salaries and travelling expenses of agents		34,533.38
Medical examiners' fees		91,662.59
Salaries of officers and office employés		210,197.02
Taxes and fees		163,389.60
Rent		4,705.08
Commuting commissions		20,110.13
Furniture and fixtures for offices		2,172.41
Advertising		6,373.50
Premium on bonds bought in 1893		32,141.67
All other items		307,650.73
Total disbursements during the year		$7,585,045.20
Balance Dec. 31, 1893		$61,441,625.63

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$1,051,037.49
Loans on mortgages of real estate (first liens)	51,412,788.28
Premium notes, loans, or liens on policies in force	476,096.97
Par value of stocks and bonds	5,289,965.00
Cash in company's office	235,387.74
Cash deposited in banks	2,917,464.61
Agents' ledger balances	48,885.54
Suspense account	10,000.00
Total net or ledger assets, as per balance	$61,441,625.63

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$916,750.48
Premium notes, loans, or liens		16,883.39
Rents due and accrued		8,888.74
Market value of stocks and bonds over par		345,657.14
Premiums due and unreported on polices in force	$651,771.00	
Deferred premiums on policies in force	1,024,951.00	
Total	$1,676,722.00	
Deduct average loading (20 per cent.)	335,344.00	
Net amount of uncollected and deferred premiums		1,341,377.60
Total assets as per books of the company		$64,071,182.98

ITEMS NOT ADMITTED.

Agents' balances	$48,885.54	
Suspense account	10,000.00	
Total items not admitted		58,885.54
Total admitted assets		$64,012,297.44

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$52,246,111.00
Death losses and matured endowments not due	$232,006.97	
Death losses and other policy claims resisted	36,500.00	
Total policy claims		268,506.97
Unpaid dividends of surplus due policy-holders		123,139.21
Premiums paid in advance		7,500.00

Reserve for paid-up insurance claimable and annuities....	$57,469.00
All other liabilities....................................	10,000.00
Liabilities as to policy-holders......................	$52,712,726.18
Surplus as regards policy-holders....................	11,299,571.26
Gross liabilities....................................	$64,012,297.44

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$487,812.62	
Premium notes, loans, or liens received during the year..	92,166.80	
Total..		$579,979.42
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims.........................	$17,182.28	
Purchase of surrendered policies and voided by lapse	16,483.91	
Payment of dividends to policy-holders..............	58,770.23	
Redeemed by maker in cash.........................	11,446.03	
Total reduction..		103,882.45
Balance of note assets Dec. 31, 1893..................		$476,096.97

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies............................	103,190	$252,501,807.00
Endowment policies..........................	24,542	55,158,415.00
All other policies............................	617	4,852,381.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies.	16,638	38,502,131.00
Endowment policies..........................	3,898	8,664,618.00
All other policies............................	407	1,302,032.00

OLD POLICIES REVIVED.

Whole life policies............................	302	921,643.00
Endowment policies..........................	51	160,094.00
All other policies............................	3	24,999.00

OLD POLICIES INCREASED.

Whole life policies............................	37	....
Endowment policies..........................	10	....
All other policies............................	11	128,438.00

ADDITIONS BY DIVIDENDS.

	Number.	*Amount.*
Whole life policies	......	$137,366.00
Endowment policies	......	81,264.00
All other policies	......	2,220,886.00
Total number and amount	149,706	$364,656,074.00
Deduct policies ceased to be in force	13,296	39,503,127.00
Total in force Dec. 31, 1893	136,410	$325,152,947.00

	Number.	*Amount.*
Whole life policies in force	109,884	$262,968,458.00
Endowment policies in force	25,978	57,668,754.00
All other policies in force	548	4,515,735.00
Total number and amount	136,410	$325,152,947.00

TERMINATED AS FOLLOWS:

By death	1,209	$3,226,351.00
maturity	217	358,863.00
expiry	342	3,397,308.00
surrender	1,905	3,899,375.00
lapse	6,855	16,013,201.00
change and decrease	......	4,712,771.00
Not taken	2,768	7,895,258.00
Total	13,296	$38,503,127.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	557	$1,083,570.00
Policies issued during year	72	146,200.00
Total	629	$1,229,770.00
Deduct policies ceased to be in force	22	23,936.00
In force in New Hampshire, Dec. 31, 1893	607	$1,205,834.00
Losses and claims incurred and paid during 1893	3	$4,237.00

Premiums collected or secured without deductions:
Cash, $47,593.15; notes or credits, $70.54 .... $47,663.69

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PENN.

Incorporated February 24, 1847, Commenced business May 25, 1847.

EDWARD M. NEEDLES, *President.* HENRY C. BROWN, *Secretary*

INCOME.

New premiums, without deductions	$1,093,792.58	
Renewal premiums	3,505,531.34	
Annuities	34,731.10	
Total	$5,021,055.02	
Deduct amount paid for re-insurance	2,781.44	
Total premium income		$5,018,273.58
Cash received for interest on:		
Mortgage loans		538,242.92
Bonds owned and dividends on stock		332,954.66
Premium notes, loans, or liens		48,968.92
General account		7,857.49
Collateral loans		156,200.92
Rents for use of company's property		25,788.31
Profits on bonds or stocks sold		2,047.86
Total income		$6,130,334.66
Net or ledger assets Dec. 31, 1892		19,687,583.02
Total		$25,817,917.68

DISBURSEMENTS.

Cash paid for losses and additions	$1,427,397.87	
Premium notes, loans, or liens used in payment of same	28,174.33	
Cash paid for matured endowments and additions	183,387.78	
Premium notes, loans, or liens used in payment of same	605.22	
Gross amount paid for losses and endowments		$1,639,565.20
Cash paid to annuitants		7,300.70
Cash paid for surrendered policies		396,438.94
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		50,955.75
Cash dividends paid policy-holders	$10,848.12	
applied in payment of premiums	672,749.60	
		682,597.72

Premium notes, loans, or liens used in payment of dividends		$85,504.36
(*Total paid policy-holders*	$2,862,362.67)	
Commission to agents		508,318.07
Salaries and travelling expenses of agents		112,334.56
Medical examiners' fees		50,195.85
Salaries of officers and office employés		101,785.00
Taxes and fees		157,209.98
Rent		32,487.47
Furniture and fixtures for offices		2,383.72
Advertising and printing		32,448.36
All other items		54,750.72
Total disbursements during the year		$3,914,276.40
Balance Dec. 31, 1893		$21,903,641.28

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$1,272,304.15
Loans on mortgages of real estate (first liens)	10,129,302.04
Loans on collateral securities	1,584,303.02
Loans on company's policies as collateral	1,182,982.00
Premium notes, loans, or liens on policies in force	699,565.30
Cost value of stocks and bonds	6,374,589.26
Cash in company's office	22,233.23
Cash deposited in banks	483,400.00
Bills receivable	146,574.59
Agents' ledger balances	8,387.69
Total net or ledger assets, as per balance	$21,903,641.28
Deduct depreciation from cost of real estate	3,769.26
Total net or ledger assets, less depreciation	$21,899,872.02

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$203,657.33
Bank deposits		4,422.12
Collateral loans		25,475.12
Rents due and accrued		3,993.03
Premiums due and unreported on policies in force	$398,927.55	
Deferred premiums on policies in force	396,686.98	
Total	$795,614.53	
Deduct average loading (20 per cent.)	159,122.91	
Net amount of uncollected and deferred premiums		636,491.62
Total assets, as per books of the company		$22,773,911.24

ITEMS NOT ADMITTED.

Agents' balances	$8,387.69	
Bills receivable	146,574.59	
Total items not admitted		$154,962.28
Total admitted assets		$22,618,948.96

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest	$19,946,331.00
Death losses and matured endowments not due	78,729.00
Unpaid dividends of surplus due policy-holders	59,784.19
Premiums paid in advance	16,298.12
Scrip outstanding	8,630.00
Liabilities as to policy-holders	$20,109,722.31
Surplus as regards policy-holders	2,509,176.65
Gross liabilities	$22,618,948.96

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$624,238.27	
Premium notes, loans, or liens received during the year	248,221.68	
Total		$872,459.95
Deductions during the year, as follows: Notes, loans, or liens used in:.		
Payment of losses and claims	$28,779.55	
Purchase of surrendered policies and voided by lapse	50,955.75	
Payment of dividends to policy-holders	85,504.36	
Redeemed by maker in cash	7,654.99	
Total reduction		172,894.65
Balance of note assets Dec. 31, 1893		$699,565.30

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	29,003	$80,663,997.00
Endowment policies	14,036	32,450,093.00
All other policies	1,571	4,270,082.00
Reversionary additions	....	501,246.00

	Number.	*Amount.*
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	5,533	$14,601,473.00
Endowment policies	2,204	6,203,337.00
All other policies	272	961,550.00
OLD POLICIES REVIVED.		
Whole life policies	270	538,241.00
Endowment policies	291	308,717.00
All other policies	532	1,539,828.00
Reversionary additions	....	2,264.00
OLD POLICIES CHANGED AND INCREASED.		
Whole life policies	13	46,500.00
Endowment policies	14	60,500.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	....	114,488.00
Total number and amount	53,739	$142,262,316.00
Deduct policies ceased to be in force	6,254	17,974,598.00
Total in force Dec. 31, 1893	47,485	$124,287,718.00

	Number.	*Amount.*
Whole life policies in force	30,948	$84,312,499.00
Endowment policies in force	14,821	34,469,967.00
All other policies in force	1,716	4,917,700.00
Reversionary additions in force	....	587,552.00
Total number and amount	47,485	$124,287,718.00

TERMINATED AS FOLLOWS:

By death	524	$1,490,652.00
maturity	94	183,993.00
expiry	191	501,000.00
surrender	830	2,021,129.00
lapse	3,074	8,419,889.00
change and decrease	46	567,285.00
Not taken	1,495	4,790,650.00
Total	6,254	$17,974,598.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	Amount.
Policies in force Dec. 31, 1892	213	$558,250.00
Policies issued during the year	11	42,000.00
Total	224	$600,250.00
Deduct policies ceased to be in force	8	23,000.00
In force in New Hampshire Dec. 31, 1893	216	$577,250.00
Losses and claims incurred and paid during 1893	1	$1,000.00
Premiums collected or secured without deductions:		
Cash, $25,710.58; notes or credits, $1,113.00		$26,823.58

PHENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1851. Commenced business May, 1851.

JONATHAN B. BUNCE, *President*. CHARLES H. LAWRENCE, *Secretary*.

INCOME.

New premiums without deductions	$224,829.17	
Renewal premiums	665,582.31	
Premiums paid by dividends	130,717.25	
Premiums paid by surrendered policies	4,831.57	
Cash received for annuities	1,131.80	
Total	$1,027,092.10	
Deduct amount paid for re-insurance	4,989.22	
Total premium income		$1,022,102.88
Cash received for interest on:		
Mortgage loans		341,875.06
Bonds owned and dividends on stock		121,939.20
Premium notes, loans, or liens		37,764.87
Other debts due the company		14,072.03
Discount on claims paid in advance		142.48
Rents for use of company's property		44,057.48
Profit and loss account		30,795.45
Total income		$1,612,749.45

Net or ledger assets Dec. 31, 1892, $9,726,812.69; less decrease of capital, $5,385.66; paid for out of assets during the year under authority of the legislature	$9,721,427.03
Total	$11,334,176.48

DISBURSEMENTS.

Cash paid for losses and additions	$648,594.04	
Premium notes, loans, or liens used in payment of same	35,938.78	
Cash paid for matured endowments and additions	188,832.86	
Premium notes, loans, or liens used in payment of same	8,117.14	
Gross amount paid for losses and endowments	$881,482.82	
Received for losses or claims on policies re-insured	1,233.00	
Net amount paid for losses and endowments		$880,249.82
Cash paid to annuitants		1,215.00
Cash paid for surrendered policies		58,123.19
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		16,479.32
Surrender values, including reconverted additions applied in payment of premiums		4,831.57
Cash dividends paid policy-holders	$1,294.18	
applied in payment of premiums	130,717.25	
		132,011.43
Premium notes, loans, or liens used in payment of dividends		510.77
(*Total paid policy-holders*	$1,093,431.10)	
Commissions to agents		180,940.13
Salaries and travelling expenses of agents		62,404.22
Medical examiners' fees		21,469.30
Salaries of officers and office employés		57,477.84
Taxes and fees		51,135.07
Rent		16,182.73
Care and repairs of real estate		17,547.53
Furniture and fixtures for offices		1,180.56
Advertising		12,393.67
All other items		38,455.03
Total disbursements during the year		$1,552,607.18
Balance Dec. 31, 1893		$9,781,569.30

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$989,853.49
Loans on mortgages of real estate (first liens)	5,497,146.83

Loans on collateral securities	$7,500.25
Loans on company's policies as collateral	106,279.60
Premium notes, loans, or liens on policies in force	620,518.48
Cost value of stocks and bonds	2,253,633.49
Cash in company's office	307.70
Cash deposited in banks	306,329.46
Total net or ledger assets, as per balance	$9,781,569.30

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$131,879.36
Premium notes, loans, or liens		5,188.28
Market value of stocks and bonds over cost		42,888.51
Premiums due and unreported on policies in force	$123,220.71	
Deferred premiums on policies in force	79,110.30	
Total	$202,331.01	
Deduct average loading (20 per cent.)	40,466.20	
Net amount of uncollected and deferred premiums		161,864.81
Total assets as per books of the company		$10,123,390.26

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' table of mortality, with four per cent. interest	$9,005,625.00
Special policy reserve	313,566.00
Death losses and matured endowments not due	98,958.00
Premiums paid in advance	10,077.00
Reserve on real estate account	132,675.45
Liabilities as to policy-holders	$9,560,901.45
Surplus as regards policy-holders	562,488.81
Gross liabilities	$10,123,390.26

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892		$692,569.63
Deductions during the year, as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$44,055.92	
Purchase of surrendered policies and voided by lapse	16,479.32	
Payment of dividends to policy-holders	510.77	
Redeemed by maker in cash	11,005.14	
Total reduction		72,051.15
Balance of note assets Dec. 31, 1893		$620,518.48

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	12,607	$20,306,036.00
Endowment policies	7,152	9,932,414.00
All other policies	29	117,500.00
Reversionary additions	....	193,357.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	2,802	5,864,955.00
Endowment policies	1,939	2,878,107.00
All other policies	23	77,000.00
OLD POLICIES REVIVED.		
Whole life policies	1	5,000.00
Endowment policies	4	10,000.00
OLD POLICIES TRANSFERRED.		
Whole life policies	11	39,000.00
Endowment policies	6	24,500.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	....	31,253.00
Total number and amount	24,574	$39,479,121.00
Deduct policies ceased to be in force	3,154	5,796,598.00
Total in force Dec. 31, 1893	21,420	$33,682,523.00

	Number.	*Amount.*
Whole life policies in force	13,669	$22,489,989.00
Endowment policies in force	7,724	10,868,464.00
All other policies in force	27	110,000.00
Reversionary additions in force	....	213,070.00
Total number and amount	21,420	$33,682,523.00

TERMINATED AS FOLLOWS:

By death	375	$693,387.00
maturity	203	196,950.00
expiry	1	10,000.00
surrender	120	192,563.00
lapse	1,162	2,178,507.00

	Number.	Amount.
By charge and transfer	200	$382,183.00
Not taken	1,093	2,121,663.00
Total	3,154	$5,796,598.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force December 31, 1892	713	$809,647.00
Policies issued during the year	49	34,698.00
Total	762	844,345.00
Deduct policies ceased to be in force	63	91,767.00
In force in New Hampshire, Dec. 31, 1893	699	$752,578.00
Losses and claims unpaid Dec. 31, 1892	1	$502.00
Losses incurred during 1893	15	21,661.00
Total	16	$22,163.00
Losses and claims paid during 1893	16	$22,163.00
Premiums collected or secured without deductions: Cash, $29,185.59; notes or credits, $2,987.16		$32,172.75

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated February 25, 1875. Commenced business August 10, 1875.

SHEPPARD HOMANS, *President*. WILLIAM E. STEVENS, *Secretary*.

CASH CAPITAL, $100,000.00.

INCOME.

Net premiums without deductions	$385,775.11	
Renewal premiums	1,347,221.98	
Premiums paid by dividends and surrendered policies	356,442.52	
Total	$2,089,439.61	
Deduct amount paid for re-insurance	11,712.43	
Total premium income		$2,077,727.18

Cash received for interest on:	
Mortgage loans	$6,016.50
Bonds owned and dividends on stock	30,414.75
Collateral loans	2,022.32
Other debts due the company	4,999.18
Rents for use of company's property	11,967.25
Total income	$2,133,147.18
Net or ledger assets Dec. 31, 1892	1,153,325.69
Total	$3,286,472.87

DISBURSEMENTS.

Cash paid for losses and additions	$938,373.71	
Received for losses or claims on policies re-insured	5,000.00	
Net amount paid for losses and endowments		$933,373.71
Cash paid to annuitants		1,581.40
Cash paid for surrendered policies		4,506.58
Cash dividends paid policy-holders		389,321.56
(*Total paid policy-holders*..............$1,328,783.25)		
Cash paid stockholders for interest or dividends		6,977.60
Commissions to agents		313,886.68
Salaries and travelling expenses of agents		29,764.62
Medical examiners' fees		38,455.44
Salaries of officers and office employés		60,660.87
Taxes and fees		22,978.70
Rent		20,394.01
Furniture and fixtures for offices		2,178.22
Advertising		16,006.61
All other items		35,661.12
Total disbursements during the year		$1,875,747.12
Balance Dec. 31, 1893		$1,410,725.75

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$234,685.41
Loans on mortgages of real estate (first liens)	183,400.00
Loans on collateral securities	10,835.79
Loans on company's policies as collateral	3,961.75
Cost value of stocks and bonds	728,178.30
Cash in company's office	6,571.73
Cash deposited in banks	135,138.13

Bills receivable		$85.00
Agents' ledger balances		107,869.64
Total net or ledger assets, as per balance		$1,410,725.75
Deduct depreciation from cost of real estate		68,290.00
Total net or ledger assets, less depreciation		$1,342,435.75

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$1,565.84
Stocks and bonds		12,120.91
Collateral loans		287.47
Deposits		359.09
Rents accrued		6,628.32
Market value of real estate over cost		15,000.00
Market value of stocks and bonds over cost		11,172.50
Premiums due and unreported on policies in force	$92,270.65	
Deferred premiums on policies in force	161,133.24	
Total	$253,403.89	
Deduct average loading (20 per cent.)	50,680.77	
Net amount of uncollected and deferred premiums		202,723.12
Total assets as per books of the company		$1,592,293.00

ITEMS NOT ADMITTED.

Agents' balances	$107,869.64	
Bills receivable	85.00	
Total items not admitted		107,954.64
Total admitted assets		$1,484,338.36

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$587,661.00
Death losses and matured endowments not due	$159,000.00	
Death losses and other policy claims resisted	50.500.00	
Total policy claims		209,500.00
Premiums paid in advance		4,784.77
Liabilities as to policy-holders		$801,945.77
Paid-up capital	$100,000.00	
Surplus over capital	582,382.59	
Surplus as regards policy-holders		682,382.59
Gross liabilities		$1,484,338.36

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.	*Number.*	*Amount.*
Whole life policies	430	$753,436.00
Endowment policies	520	731,950.00
All other policies	21,111	75,357,855.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	271	648,500.00
Endowment policies	227	378,310.00
All other policies	7,562	22,449,998.00
OLD POLICIES REVIVED.		
Whole life policies	10	21,000.00
Endowment policies	6	6,000.00
All other policies	39	158,500.00
OLD POLICIES INCREASED.		
Whole life policies	....	2,000.00
Endowment policies	6	4,000.00
All other policies	27	1,000.00
Total number and amount	30,209	$100,512,549.00
Deduct policies ceased to be in force	5,676	17,411,115.00
Total in force Dec. 31, 1893	24,533	$83,101,434.00

	Number.	*Amount.*
Whole life policies in force	530	$1,037,686.00
Endowment policies in force	549	790,760.00
All other policies in force	23,454	81,272,988.00
Total number and amount	24,533	$83,101,434.00

TERMINATED AS FOLLOWS:

By death	279	$1,049,100.00
expiry	4,167	12,930,015.00
surrender	28	63,000.00
lapse	211	342,000.00
change and decrease	8	224,500.00
Not taken	983	2,802,500.00
Total	5,676	$17,411,115.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Policies in force Dec. 31, 1892	92	$172,000.00
Policies issued during the year	14	40,000.00
Total	106	212,000.00
Deduct policies ceased to be in force	15	25,000.00
In force in New Hampshire Dec. 31, 1893	91	$187,000.00
Losses and claims incurred and paid during 1893	1	$2,000.00
Premiums collected or secured without deductions		$4,442.38

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

Incorporated March, 1844. Commenced business June, 1845.

A. G. BULLOCK, *President.* H. M. WITTER, *Secretary.*

INCOME.

New premiums without deductions	$317,205.77	
Renewal premiums	1,359,203.52	
Premiums paid by dividends	262,512.24	
Total	$1,938,921.53	
Deduct amount paid for re-insurance	6,568.14	
Total premium income		$1,932,353.39
Cash received for interest on:		
Mortgage loans		88,910.00
Bonds owned and dividends on stock		218,876.00
Premium notes, loans, or liens		18,000.00
Other debts due the company		58,860.96
Rents for use of company's property		13,073.30
Total income		$2,330,073.65
Net or ledger assets Dec. 31, 1892.		7,735,548.50
Total		$10,065,622.15

DISBURSEMENTS.

Cash paid for losses and additions	$424,230.62	
Cash paid for matured endowments and additions	155,609.00	
Gross amount paid for losses and endowments		$579,839.62
Cash paid for surrendered policies		285,809.96
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		37,017.53
Cash dividends paid policy-holders		262,512.24
(*Total paid policy-holders*	$1,165,179.35)	
Commissions to agents		222,572.71
Salaries and travelling expenses of agents		43,827.67
Medical examiners' fees		15,198.50
Salaries of officers and office employés		43,898.00
Taxes and fees		31,665.55
Rent		20,622.00
Advertising		8,782.31
Profit and loss account		275.50
All other items		5,138.19
Total disbursements during the year		$1,557,159.78
Balance Dec. 31, 1893		$8,508,462.37

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$460,000.00
Loans on mortgages of real estate (first liens)	1,671,937.07
Loans on collateral securities	735,637.00
Loans on company's policies as collateral	309,595.50
Premium notes, loans, or liens on policies in force	191,938.61
Cost value of stocks and bonds	4,741,890.02
Cash in company's office	2,207.28
Cash deposited in banks	143,272.24
Loans to corporations	202,000.00
Loans to cities and towns	2,000.00
Total net or ledger assets, as per balance	$8,460,477.72

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$17,730.00
Stocks and bonds	47,880.00
Collateral loans	6,820.00
Premium notes, loans, or liens	9,470.00

Rents due and accrued		$3,800.00
Market value of stocks and bonds over cost		234,468.98
Premiums due and unreported on policies in force	$135,279.34	
Deduct average loading (20 per cent.)	27,055.87	
Net amount of uncollected premiums		108,223.47
Total assets as per books of the company		$8,888,870.17

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$7,767,966.00
Death losses and matured endowments not due	$15,896.00	
Death losses and other policy claims resisted	52,000.00	
Total policy claims		67,896.00
Liabilities as to policy-holders		$7,835,862.00
Surplus as regards policy-holders		1,053,008.17
Gross liabilities		$8,888,870.17

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$218,658.10	
Premium notes, loans, or liens received during the year	434,754.40	
Total		$653,412.50
Total reduction of premium note account		413,489.24
Balance of note assets Dec. 31, 1893		$239,923.26

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	3,384	$8,959,067.00
Endowment policies	12,244	35,719,064.00
Reversionary additions	......	404,820.00

NEW POLICIES ISSUED DURING THE YEAR.

Whole life policies	77	332,700.00
Endowment policies	2,744	7,717,000.00

OLD POLICIES REVIVED.	Number.	Amount.
Endowment policies	5	$9,122.00
OLD POLICIES INCREASED.		
Whole life policies	......	4,170.00
Endowment policies	......	7,628.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	......	103,771.00
Total number and amount	18,454	$53,257,342.00
Deduct policies ceased to be in force	1,623	5,065,183.00
Total in force Dec. 31, 1893	16,831	$48,192,159.00

	Number.	Amount.
Whole life policies in force	3,279	$8,686,174.00
Endowment policies in force	13,552	39,028,873.00
Reversionary additions in force	......	477,112.00
Total number and amount	16,831	$48,192,159.00

TERMINATED AS FOLLOWS:

By death	164	$464,648.00
maturity	46	155,609.00
expiry	14	28,500.00
surrender	640	1,911,798.00
lapse	436	1,070,000.00
change and decrease	28	465,628.00
Not taken	295	969,000.00
Total	1,623	$5,065,183.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	153	$353,212.00
Policies issued during year	35	76,413.00
Total	188	$430,625.00
Deduct policies ceased to be in force	10	11,717.00
In force in New Hampshire Dec. 31, 1893	178	$418,908.00
Losses and claims incurred and paid during 1893	4	$5,000.00
Premiums collected or secured without deductions		$14,080.13

TRAVELERS' INSURANCE COMPANY.

[Life Department.]

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business July 1, 1866.

JAMES G. BATTERSON, *President.* RODNEY DENNIS, *Secretary.*

INCOME.

New premiums without deductions	$432,931.08	
Renewal premiums	1,698,237.90	
Annuities	28,556.81	
Total	$2,159,725.79	
Deduct amount paid for re-insurance	86,006.84	
Total premium income		$2,073,718.95
Cash received for interest on:		
Mortgage loans		205,033.12
Bonds owned and dividends on stock		276,387.05
Other debts due the company		107,192.10
Rents for use of company's property		61,987.05
Profits on bonds or stocks sold		19,703.64
Total income		$2,744,021.91
Net or ledger assets Dec. 31, 1892		12,871,460.70
Total		$15,615,482.61

DISBURSEMENTS.

Cash paid for losses and additions	$603,627.61	
Cash paid for matured endowments and additions	133,085.69	
Gross amount paid for losses and endowments	$736,713.30	
Received for losses or claims on policies re-insured	5,270.40	
Net amount paid for losses and endowments		$731,442.90
Cash paid to annuitants		5,536.50
Cash paid for surrendered policies		185,369.90
(*Total paid policy-holders*	$922,349.30)	
Cash paid stockholders for interest or dividends		100,000.00
Commissions to agents		291,250.33
Salaries and travelling expenses of agents		51,008.22
Medical examiners' fees		23,241.74

Salaries of officers and office employés	$74,338.36
Taxes and fees	25,286.44
Rent	3,083.00
Advertising	17,185.57
All other items	41,889.23
Total disbursements during the year	$1,549,632.19
Balance Dec. 31, 1893	$14,065,850.42

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$1,983,477.90
Loans on mortgages of real estate (first liens)	3,990,485.05
Loans on collateral securities	906,900.00
Loans on company's policies as collateral	603,481.30
Cost value of stocks and bonds	5,935,481.29
Cash in company's office	4,596.26
Cash deposited in banks	547,250.15
Bills receivable	18,321.15
Agents' ledger balances	2,360.69
Suspense account	73,496.63
Total net or ledger assets, as per balance	$14,065,850.42
Deduct depreciation from cost of real estate and of stocks and bonds	1,027,535.21
Total net or ledger assets, less depreciation	$13,038,315.21

OTHER ASSETS.

Interest due and accrued on mortgages		$70,517.49
Premiums due and unreported on policies in force	$294,745.63	
Deferred premiums on policies in force	294,787.88	
Total	$589,533.51	
Deduct average loading (20 per cent.)	117,906.70	
Net amount of uncollected and deferred premiums		471,626.81
Total assets, as per books of the company		$13,580,459.51

ITEMS NOT ADMITTED.

Agents' balances	$2,360.69	
Bills receivable	18,321.15	
Suspense account	73,496.63	
Total items not admitted		94,178.47
Total admitted assets		$13,486,281.04

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$12,385,621.00
Death losses and matured endowments not due	$81,703.15	
Death losses and other policy claims resisted	25,268.80	
Total policy claims		106,971.95
Reserve for indemnity contracts		5,000.00
Liabilities as to policy-holders		$12,497,592.95
Surplus as regards policy-holders		988,688.09
Gross liabilities		$13,486,281.04

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	17,037	$33,516,384.00
Endowment policies	7,036	13,601,993.00
All other policies	4,708	26,685,756.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	2,123	5,051,285.00
Endowment policies	1,038	1,910,318.00
All other policies	1,775	12,218,856.00
OLD POLICIES REVIVED.		
Whole life policies	16	52,299.00
Endowment policies	14	26,784.00
All other policies	12	32,250.00
OLD POLICIES INCREASED.		
Whole life policies	......	1,000.00
Endowment policies	......	21,000.00
All other policies	......	15,000.00
OLD POLICIES TRANSFERRED.		
Whole life policies	40	133,875.00
Endowment policies	15	27,000.00
All other policies	283	728,000.00
Total number and amount	34,097	$94,021,800.00
Deduct policies ceased to be in force	3,973	14,025,933.00
Total in force Dec. 31, 1893	30,124	$79,995,867.00

	Number.	*Amount.*
Whole life policies in force	17,429	$34,450,760.00
Endowment policies in force....	7,167	13,690,346.00
All other policies in force.......	5,528	31,854,761.00
Total number and amount..	30,124	$79,995,867.00

TERMINATED AS FOLLOWS:

	Number.	*Amount.*
By death....................................	283	$689,318.00
maturity	121	128,180.00
expiry.....................................	97	255,500.00
surrender	330	729,573.00
lapse.......................................	1,674	5,908,499.00
change and decrease........................	223	1,350,321.00
transfer....................................	338	888,875.00
Not taken	907	4,075,667.00
Total	3,973	$14,025,933.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892......................	204	$340,431.00
Policies issued during the year	25	39,800.00
Total	229	$380,231.00
Deduct policies ceased to be in force..............	14	20,911.00
In force in New Hampshire, Dec. 31, 1893.....	215	$359,320.00
Losses and claims unpaid Dec. 31, 1892............	1	84.00
Losses incurred during 1893........................	9	14,111.00
Total.......................................	10	$14,195.00
Losses and claims paid during 1893...............	10	$14,195.00
Premiums collected or secured without deductions........		$7,284.42

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, MAINE.

Incorporated July 17, 1848. Commenced business October 1, 1849.

FRED E. RICHARDS, *President*. J. FRANK LANG, *Secretary*.

INCOME.

New premiums without deductions	$247,239.65	
Renewal premiums	689,783.38	
Premiums paid by dividends	22,472.46	
Premiums paid by surrendered policies	7,913.12	
Total	$967,408.61	
Deduct amount paid for re-insurance	3,207.53	
Total premium income		$964,201.08
Cash received for interest on:		
Mortgage loans		68,909.38
Bonds owned and dividends on stock		167,135.08
Premium notes, loans, or liens		16,028.03
Other debts due the company		27,659.93
Discount on endowments paid in advance		416.47
Rents for use of company's property		17,580.54
Total income		$1,261,930.51
Net or ledger assets December 31, 1892		6,182,870.23
Total		$7,444,800.74

DISBURSEMENTS.

Cash paid for losses and additions	$466,504.69	
Premium notes, loans, or liens used in payment of same	11,224.00	
Cash paid for matured endowments and additions	114,060.73	
Premium notes, loans, or liens used in payment of same	3,050.00	
Gross amount paid for losses and endowments		$594,839.42
Cash paid to annuitants		542.15
Cash paid for surrendered policies		38,886.33
Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse		13,205.88

Surrender values, including reconverted additions applied in payment of premiums		$9,619.98
Cash dividends paid policy-holders	$3,555.32	
applied in payment of premiums	17,745.34	
		21,300.66
Premium notes, loans, or liens used in payment of dividends		3,212.00
(*Total paid policy-holders*	$681,606.42)	
Commissions to agents		191,646.32
Salaries and travelling expenses of agents		63,255.64
Medical examiners' fees		23,273.08
Salaries of officers and office employés		54,314.89
Taxes and fees		20,128.50
Rent		9,784.31
Commuting commissions		8,277.35
Furniture and fixtures for offices		2,580.77
Advertising		10,928.15
All other items		101,549.90
Total disbursements during the year		$1,167,345.33
Balance Dec. 31, 1893		$6,277,455.41

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$838,217.93
Loans on mortgages of real estate (first liens)	1,310,256.62
Loans on collateral securities	528,359.99
Loans on company's policies as collateral	400.00
Premium notes, loans, or liens on policies in force	283,135.54
Cost value of stocks and bonds	3,164,814.72
Cash in company's office	1,072.35
Cash deposited in banks	136,720.98
Bills receivable	5,623.89
Agents' ledger balances	5,160.72
Cash in transit (since received)	3,692.67
Total net or ledger assets, as per balance	$6,277,455.41
Deduct depreciation from cost of real estate	92,491.14
Total net or ledger assets, less depreciation	$6,184,964.27

OTHER ASSETS.

Interest due and accrued on:	
Mortgages	$30,736.61
Stocks and bonds	38,320.94
Collateral loans	2,089.47
Premium notes, loans, or liens	9,971.15
Rents due and accrued	1,775.08

Premiums due and unreported on policies in force	$150,304.66	
Deferred premiums on policies in force	80,127.45	
Total	$230,432.11	
Deduct average loading (20 per cent.)	46,086.42	
Net amount of uncollected and deferred premiums		$184,345.69
Forborne premiums to be deducted in settlement of policy claims		1,106.35
Total assets as per books of the company		$6,453,309.56

ITEMS NOT ADMITTED.

Agents' balances	$5,160.72	
Bills receivable	5,623.89	
Total items not admitted		10,784.61
Total admitted assets		$6,442,524.95

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$6,090,957.00
Death losses due and unpaid	$75.00	
Matured endowments due and unpaid	11,702.27	
Death losses and matured endowments not due	56,972.21	
Death losses and other policy claims resisted	9,100.00	
Notices of death on which no proofs have been received	24,380.35	
Total policy claims		102,229.83
Unpaid dividends of surplus due policy-holders		3,501.82
Premiums paid in advance		322.52
All other liabilities		23,039.43
Liabilities as to policy-holders		$6,220,050.60
Surplus as regards policy-holders		222,474.35
Gross liabilities		$6,442,524.95

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892.	$272,543.00	
Premium notes, loans, or liens received during the year	18,198.88	
Total		$290,741.88
Deductions during the year as follows: Notes, loans, or liens used in:		
Payment of losses and claims	$14,274.00	
Purchase of surrendered policies and voided by lapse	13,205.88	
Payment of dividends to policy-holders	3,212.00	

Redeemed by maker in cash	$2,529.00	
Transferred	1,578.00	
Total reduction		$34,798.88
Balance of note assets Dec. 31, 1893		$255,943.00

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.	*Number.*	*Amount.*
Whole life policies	8,829	$16,468,546.00
Endowment policies	6,795	12,067,491.00
All other policies	2,192	4,548,869.93
Reversionary additions	....	208,577.99
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	3,916	7,935,235.00
Endowment policies	612	1,102,413.00
OLD POLICIES REVIVED.		
Whole life policies	23	35,000.00
Endowment policies	14	15,068.23
All other policies	1	10,000.00
Reversionary additions	....	169.30
OLD POLICIES INCREASED.		
All other policies	....	7,297.23
OLD POLICIES TRANSFERRED.		
Whole life policies	5	15,500.00
Endowment policies	21	16,539.41
All other policies	1	1,000.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	....	18,895.84
MORTUARY ADDITIONS.		
All other policies	....	128,648.93
Total number and amount	22,409	$42,579,251.86
Deduct policies ceased to be in force	3,245	6,664,835.14
Total in force Dec. 31, 1893	19,164	$35,914,416.72

	Number.	Amount.
Whole life policies in force	10,426	$19,672,476.00
Endowment policies in force	6,399	11,253,130.00
All other policies in force	2,339	4,779,191.69
Reversionary additions in force	....	209,619.03
Total number and amount	19,164	$35,914,416.72

TERMINATED AS FOLLOWS:

	Number.	Amount.
By death	260	$460,675.11
maturity and discount	114	121,807.73
expiry	351	735,470.00
surrender	196	262,498.03
lapse	1,762	3,532,950.00
change and decrease	......	69,136.82
reconversion	......	597.57
transfer	27	70,318.23
Not taken	535	1,221,500.00
Total	3,245	$6,664,835.14

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	508	$606,750.69
Policies issued during year	294	329,880.21
Total	802	$936,630.90
Deduct policies ceased to be in force	139	159,519.74
In force in New Hampshire, Dec. 31, 1893	663	$777,111.16
Losses and claims unpaid Dec. 31, 1892	4	$1,475.39
Losses incurred during 1893	6	4,427.72
Total	10	$5,903.11
Losses and claims paid during 1893	6	$4,427.72

Premiums collected or secured without deductions:
Cash, $23,261.38; notes or credits, $12.00 .... $23,273.38

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1850. Commenced business March, 1850.

GEORGE H. BURFORD, *President*. C. P. FRALEIGH, *Secretary*.

CASH CAPITAL, $440,000.00.

INCOME.

New premiums without deductions	$276,805.93	
Renewal premiums	914,942.91	
Total	$1,191,748.84	
Deduct amount paid for re-insurance	7,132.69	
Total premium income.		$1,184,616.15
Cash received for interest on:		
Mortgage loans		222,435.79
Bonds owned and dividends on stock		80,850.53
Premium notes, loans, or liens		12,753.05
Other debts due the company		4,917.83
Rents for use of company's property		1,818.21
Profit and loss account		409.31
Total income		$1,507,800.87
Net or ledger assets, Dec. 31, 1892		6,489,472.93
Total		$7,997,273.80

DISBURSEMENTS.

Cash paid for losses and additions	$669,974.19	
Cash paid for matured endowments and additions	64,317.63	
Gross amount paid for losses and endowments		$734,291.82
Cash paid to annuitants		2,536.70
Cash paid for surrendered policies		137,826.07
Cash dividends paid policy-holders		19,545.98
(*Total paid policy-holders*	$894,200.57)	
Cash paid stockholders for interest or dividends		30,800.00
Commissions to agents		189,259.18
Salaries and traveling expenses of agents		78,913.56

Medical examiners' fees	$25,548.17
Salaries of officers and office employés	55,010.28
Taxes and fees	22,199.62
Rent	24,323.07
Advertising	17,921.64
All other items	39,781.99
Total disbursements during the year	$1,377,958.08
Balance Dec. 31, 1893	$6,619,315.72

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$68,444.20
Loans on mortgages of real estate (first liens)	4,465,008.64
Loans on collateral securities	82,523.38
Loans on company's policies as collateral	230,726.17
Cost value of stocks and bonds	1,674,725.51
Cash in company's office	1,180.06
Cash deposited in banks	71,036.76
Bills receivable	13,484.38
Agents' ledger balances	12,186.62
Total net or ledger assets, as per balance	$6,619,315.72
Deduct depreciation from cost of real estate	11,444.20
Total net or ledger assets, less depreciation	$6,607,871.52

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$44,133.85
Stocks and bonds		24,294.19
Collateral loans		2,204.03
Premium notes, loans, or liens		11,090.74
Bills receivable and bank balances		339.34
Market value of stocks and bonds over cost		11,379.29
Premiums due and unreported on policies in force	$170,700.96	
Deferred premiums on policies in force	120,644.65	
Total	$291,345.61	
Deduct average loading (20 per cent.)	58,269.12	
Net amount of uncollected and deferred premiums		233,076.49
Total assets as per books of the company		$6,934,389.45

ITEMS NOT ADMITTED.

Agents' balances	$12,186.62	
Bills receivable	13,484.38	
Total items not admitted		$25,671.00
Total admitted assets		$6,908,718.45

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest	$6,319,292.00	
Deduct net value of re-insured risks	51,848.00	
Net re-insurance reserve		$6,267,444.00
Death losses and matured endowments not due	$78,555.00	
Death losses and other policy claims resisted	29,500.00	
Total policy claims		108,055.00
Premiums paid in advance		2,254.02
Liability on lapsed policies		2,350.00
All other liabilities		6,544.95
Liabilities as to policy-holders		$6,386,647.97
Paid up capital	$440,000.00	
Surplus over capital	82,070.48	
Surplus as regards policy-holders		522,070.48
Gross liabilities		$6,908,718.45

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1892	$209,703.88	
Premium notes, loans, or liens received during the year	83,503.10	
Total		$293,206.98
Deductions during the year, as follows: Notes, loans, or liens, used in:		
Payment of losses and claims	$13,164.57	
Purchase of surrendered policies and voided by lapse	21,437.12	
Redeemed by maker in cash	27,879.12	
Total reduction		$62,480.81
Balance of note assets Dec. 31, 1893		$230,726.17

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	Amount.
Whole life policies	10,313	$20,861,322.00
Endowment policies	1,644	3,009,545.00
All other policies	5,982	19,857,433.00
NEW POLICIES ISSUED DURING THE YEAR.		
Whole life policies	1,497	3,326,080.00
Endowment policies	329	712,325.00
All other policies	2,258	6,473,816.00
OLD POLICIES REVIVED.		
Whole life policies	17	36,410.00
Endowment policies	3	13,000.00
All other policies	148	450,000.00
OLD POLICIES CHANGED AND INCREASED.		
Whole life policies	38	143,000.00
Endowment policies	10	22,500.00
All other policies	28	63,000.00
Total number and amount	22,267	$54,968,431.00
Deduct policies ceased to be in force	3,914	12,235,125.00
Total in force Dec. 31, 1893	18,353	$42,733,306.00

	Number.	Amount.
Whole life policies in force	10,547	$21,167,800.00
Endowment policies in force	1,727	3,115,883.00
All other policies in force	6,079	18,449,623.00
Total number and amount	18,353	$42,733,306.00

TERMINATED AS FOLLOWS:

By death	325	$748,543.00
maturity	50	65,328.00
expiry	91	310,700.00
surrender	172	534,770.00
lapse	2,403	7,857,818.00
change and decrease	69	446,666.00
Not taken	804	2,271,300.00
Total	3,914	$12,235,125.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Policies in force Dec. 31, 1892	91	$100,535.00
Policies issued during the year	36	87,500.00
Total	127	$188,035.00
Deduct policies ceased to be in force	14	51,560.00
In force in New Hampshire Dec. 31, 1893	113	$136,475.00
Losses incurred during 1893	3	$2,060.00
Losses and claims paid during 1893	2	$1,060.00
Premiums collected or secured without deductions		$2,331.21

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated January, 1860. Commenced business February 2, 1860.

W. A. BREWER, JR., *President*. WILLIAM HAXTUN, *Secretary*.

CASH CAPITAL, $125,000.00.

INCOME.

New premiums without deductions	$469,132.14	
Renewal premiums	1,643,635.41	
Annuities	25,700.92	
Total premium income		$2,138,468.47
Cash received for interest on:		
Mortgage loans		518,971.38
Bonds owned and dividends on stock		16,525.00
Other debts due the company		27,827.73

Discount on claims paid in advance	$5,049.19
Rents for use of company's property	12,857.46
Total income	$2,719,699.23
Net or ledger assets Dec. 31, 1892	11,570,409.47
Total	$14,290,108.70

DISBURSEMENTS.

Cash paid for losses and additions	$777,484.30	
Cash paid for matured and discounted endowments and additions	253,494.27	
Gross amount paid for losses and endowments		$1,030,978.57
Cash paid to annuitants		11,028.65
Cash paid for surrendered policies and additions		374,547.11
Return premiums		2,742.48
Cash dividends paid policy-holders		124,885.00
(*Total paid policy-holders*	$1,544,181.81)	
Cash paid stockholders for interest or dividends		8,750.00
Commissions to agents		201,615.19
Salaries and travelling expenses of agents		90,916.85
Medical examiners' fees		20,911.00
Salaries of officers and office employés		91,199.10
Taxes and fees		26,879.84
Rent		10,500.00
Commuting commissions		36,696.22
Advertising		12,200.55
All other items		75,743.94
Total disbursements during the year		$2,119,594.50
Balance Dec. 31, 1893		$12,170,514.20

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

Cost value of real estate unincumbered	$556,195.33
Loans on mortgages of real estate (first liens)	10,606,678.17
Loans on collateral securities	24,500.00
Loans on company's policies as collateral	446,488.89
Cost value of stocks and bonds	341,711.13
Cash in company's office	39,427.71
Cash deposited in banks	115,786.84
Agents' ledger balances	39,726.13
Total net or ledger assets, as per balance	$12,170,514.20

OTHER ASSETS.

Interest due and accrued on:		
Mortgages		$123,124.78
Stocks and bonds		1,687.50
Collateral loans		10,666.46
Market value of stocks and bonds over cost		61,088.87
Premiums due and unreported on policies in force	$102,940.15	
Deferred premiums on policies in force	215,177.35	
Total	$318,117.50	
Deduct average loading (20 per cent.)	63,623.50	
Net amount of uncollected and deferred premiums		254,494.00
Total assets as per books of the company		$12,621,575.81

ITEMS NOT ADMITTED.

Agents' balances	39,726.13
Total admitted assets	$12,581,849.68

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$12,087,274.00
Death losses due and unpaid	$5,017.60	
Matured endowments due and unpaid	10,020.93	
Death losses not due	14,549.30	
Notices of death on which no proofs have been received	62,267.00	
Total policy claims		91,854.83
Premiums paid in advance		4,445.96
All other liabilities		6,749.99
Liabilities as to policy-holders		$12,190,324.78
Paid-up capital	$125,000.00	
Surplus over capital	266,524.90	
Surplus as regards policy-holders		391,524.90
Gross liabilities		$12,581,849.68

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
Whole life policies	14,651	$30,750,917.00
Endowment policies	10,026	19,817,206.00
Annuities	41	....
Reversionary additions	....	993,809.00

NEW POLICIES ISSUED DURING THE YEAR.

	Number.	Amount.
Whole life policies	2,981	$5,333,503.00
Endowment policies	867	1,385,460.00
Annuities	6	....
OLD POLICIES REVIVED.		
Whole life policies	319	823,681.00
Endowment policies	310	689,000.00
Reversionary additions	....	14,302.00
ADDITIONS BY DIVIDENDS.		
Reversionary additions	....	177,101.00
Total number and amount	29,201	$59,984,979.00
Deduct policies ceased to be in force	4,842	10,275,458.00
Total in force Dec. 31, 1893	24,359	$49,709,521.00

	Number.	Amount.
Whole life policies in force	14,653	$29,981,034.00
Endowment policies in force	9,662	18,765,228.00
Annuities	44	....
Reversionary additions in force	....	963,259.00
Total number and amount	24,359	$49,709,521.00

TERMINATED AS FOLLOWS:

By death	329	$845,187.00
maturity	103	205,743.00
discount	28	49,952.00
surrender	887	2,061,420.00
lapse	2,908	5,799,462.00
Not taken	587	1,313,694.00
Total	4,842	$10,275,458.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	26	$51,305.00
Policies issued during the year	2	2,000.00
Total	28	$53,305.00
Deduct policies ceased to be in force	4	8,000.00
In force in New Hampshire Dec. 31, 1893	24	$45,305.00
Premiums collected or secured without deductions		$1,880.91

NORTH EASTERN LIFE INSURANCE COMPANY.

MANCHESTER, N. H.

Incorporated October 26, 1893. Commenced business February 9, 1892.

ROBT. N. CHAMBERLIN, *President.* FRANK J. WILLS, *Secretary.*

CASH CAPITAL, $31,250.00.

INCOME.

New premiums without deductions	$729.95	
Renewal premiums	3,740.97	
Total premium income		$4,470.92
Total income		$4,470.92

DISBURSEMENTS.

Commissions to agents	$420.70
Salaries and travelling expenses of agents	1,634.00
Medical examiners' fees	297.00
Salaries of officers and employés	2,977.24
Taxes and fees	32.00
Furniture and fixtures for office	563.95
Advertising	1,099.92
Stationery, etc	285.22
All other items, including expense of re-organization	2,876.53
Total disbursements during the year	$10,186.56

COLLATERAL SECURITIES FOR CASH LOANS.

	Market Value.	*Amount Loaned.*
Chicago, Burlington & Q. R. R. bonds	$4,119.00	$3,000.00
Pullman Car Co., stock	7,040.00	3,000.00
Total values and amount loaned	$11,159.00	$6,000.00

Loans on collateral securities	$6,000.00

SCHEDULE OF STOCKS AND BONDS.

	Cost Value.	*Market Value.*
City of Manchester bonds	$2,015.33	$2,015.33
City of Cleveland bonds	2,104.44	2,104.44
City of Boston bonds	2,020.00	2,020.00
Total values	$6,139.77	$6,139.77

Cost value of stocks and bonds	$6,139.77
Cash in company's office	137.49
Cash deposited in banks	13,229.74
Agents' ledger balances	27.36
Total net or ledger assets, as per balance	$25,534.36

OTHER ASSETS.

Interest due and accrued on:		
Bank balances		$297.00
Stocks and bonds		90.00
Collateral loans		65.25
Premiums due and unreported on policies in force	$3,590.37	
Deferred premiums on policies in force	2,463.64	
Total	$6,054.01	
Deduct average loading (20 per cent.)	1,210.80	
Net amount of uncollected and deferred premiums		4,843.21
Total assets as per books of the company		$30,829.82

ITEMS NOT ADMITTED.

Agents' balances	27.36
Total admitted assets	$30,802.46

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest		$3,414.00
Bills payable		269.63
All other liabilities		530.17
Liabilities as to policy-holders		$4,213.80
Paid-up capital	$31,250.00	
Impairment of capital	4,661.34	
Surplus as regards policy-holders		26,588.66
Gross liabilities		$30,802.46

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1892.

	Number.	*Amount.*
All other policies	316	$424,000.00
NEW POLICIES ISSUED DURING THE YEAR.		
All other policies	105	120,000.00
Total number and amount	421	$544,000.00
Deduct policies ceased to be in force	100	135,000.00
Total in force Dec. 31, 1893	321	$409,000.00

TERMINATED AS FOLLOWS:

By lapse	24	$32,000.00
Not taken	76	103,000.00
Total	109	$135,000.00

BUSINESS IN NEW HAMPSHIRE.

Policies in force Dec. 31, 1892	316	$424,000.00
Policies issued during the year	105	120,000.00
Total	421	$544,000.00
Deduct policies ceased to be in force	100	135,000.00
In force in New Hampshire Dec. 31, 1893	321	$409,000.00

FRATERNAL BENEFICIARY ASSOCIATIONS.

Abstracts of Statements Showing Their Standing and Condition December 31, 1893.

AMERICAN LEGION OF HONOR.

BOSTON, MASS.

Incorporated March 11, 1879. Commenced business December 18, 1878.

JOHN M. GWINNELL, *President*. ADAM WARNOCK, *Secretary*.

INCOME.

Membership fees without deductions	$8,731.50	
Mortuary assessments	3,152,056.60	
Total paid by members		$3,160,788.10
Received from all other sources		63,794.61
Total income		$3,224,582.71
Balance on hand December 31, 1892		581,123.17
Total net resources		$3,805,705.88

DISBURSEMENTS.

Losses and claims	$2,782,500.00
Relief benefits	287,364.50
Salaries of officers	12,258.31
Salaries and other compensation of office employés	12,874.00
Rent	968.75
Advertising and printing	9,379.26
All other	90,722.09
(*Total expenses of management*.........$126,202.41)	
Total disbursements	$3,196,066.91
Balance Dec. 31, 1893	$609,638.97

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	$400,230.24
Cost value of real estate less encumbrances thereon	111,288.12
Cash in office	1,653.91
Cash in bank	96,466.70
Total net or invested assets	$609,638.97

LIABILITIES.

Losses adjusted, due and unpaid	$14,000.00	
All other	953.32	
Total actual liabilities		$14,953.32
Balance, net assets		$594,685.65

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments due and unpaid	$24,224.06

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$94,500.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	60,554	$163,607,000.00
Certificates or policies written during year	7,093	11,233,000.00
Total	67,647	$174,840,000.00
Certificates or policies ceased to be in force	7,571	15,367,000.00
Certificates or policies in force Dec. 31, 1893	60,076	$159,473,000.00
Losses and claims unpaid December 31, 1892	49	$126,500.00
Losses and claims incurred during year 1893	998	2,764,500.00
Total	1,047	$2,891,000.00
Losses and claims paid during 1893	1,007	2,782,500.00
Losses and claims unpaid December 31, 1893	40	$108,500.00
Certificates or policies terminated by death during 1893	998	$2,764,500.00
Certificates or policies terminated by lapse during 1893	6,573	$12,602,500.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	164	$455,000.00
Certificates or policies written during the year	2	2,000.00
Total	166	$457,000.00
Certificates or policies ceased to be in force	9	44,500.00
Certificates or policies in force Dec. 31, 1893	157	$412,500.00

	Number.	*Amount.*
Losses and claims incurred during 1893	4	$7,000.00
Losses and claims paid during 1893	4	$7,000.00
Certificates or policies terminated by death during 1893	4	$7,000.00
Certificates or policies terminated by lapse during 1893	5	$37,500.00
Gross amount paid by New Hampshire members without deductions		$9,204.76

SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION.

BROOKLYN, N. Y.

Incorporated September 5, 1881. Commenced business October 12, 1881.

JOHN C. MCGUIRE, *President*. JOHN D. CARROLL, *Secretary*.

INCOME.

Mortuary assessments	$779,785.91
Received from all other sources	29,325.28
Total income	$809,111.19
Balance on hand December 31, 1892	5,273.10
Total net resources	$814,384.29

DISBURSEMENTS.

Losses and claims	$782,000.00
Salaries of officers	4,000.00
Salaries and other compensation of office employés	5,117.00
Rent	900.00
Advertising and printing	4,235.35
All other	16,062.07
(*Total expenses of management* $31,314.42.)	
Total disbursements	$812,314.42
Balance Dec. 31, 1893	$2,069.87

NET OR INVESTED ASSETS.

Cash in office	$500.00
Cash in bank	11,917.17
Total net or invested assets	$12,417.17

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	29,530	$57,838,500.00
Certificates or policies written during year	3,785	5,651,500.00
Total	33,315	$63,490,000.00
Certificates or policies ceased to be in force	1,543	2,878,500.00
Certificates or policies in force Dec. 31, 1893	31,772	$60,481,500.00
Losses and claims unpaid Dec. 31, 1892	52	$115,000.00
Losses and claims incurred during year 1893	413	824,500.00
Total	465	$939,500.00
Losses and claims paid during 1893	386	782,000.00
Losses and claims unpaid Dec. 31, 1893	79	$157,500.00
Certificates or policies terminated by death during 1893	413	$824,500.00
Certificates or policies terminated by lapse during 1893	1,130	$2,054,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	8	$15,000.00
Certificates or policies written during the year	6	9,000.00
Certificates or policies in force Dec. 31, 1893	14	$24,000.00

Gross amount paid by New Hampshire members, without deductions	$235.42

CHRISTIAN BURDEN BEARERS' ASSOCIATION.

Principal Office, Manchester.

Incorporated June 16, 1885. Commenced business June 21, 1885.

FRANK BURR, *President*. C. R. CROSSETT, *Secretary*.

INCOME.

Membership fees without deductions	$155.00	
Mortuary assessments	21,254.40	
Total paid by members		$21,409.40
Received from all other sources		309.77
Total income		$21,719.17
Balance on hand Dec. 31, 1892		9,097.18
Total net resources		$30,816.35

DISBURSEMENTS.

Losses and claims		$14,000.00
Salaries of officers		1,847.53
Printing		279.75
All other		94.67
(*Total expenses of management*	$2,127.28)	
Total disbursements		$16,221.95
Balance Dec. 31, 1893		$14,594.40

NET OR INVESTED ASSETS.

Cash in bank	$14,594.40

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	1,550	....
Certificates or policies written during year	155	....
Total	1,705	....
Certificates or policies ceased to be in force	104	....
Certificates or policies in force Dec. 31, 1893	1,601	$1,564,000.00

	Number.	*Amount.*
Losses and claims paid during 1893	....	$14,000.00
Certificates or policies terminated by death during 1893	14	....
Certificates or policies terminated by lapse during 1893	90	....

Gross amount paid by New Hampshire members, without deductions	$3,338.40

NOTE. No business transacted outside the state.

ENDICOTT ROCK FRATERNAL SICK AND DEATH BENEFIT ASSOCIATION.

Principal office, Manchester.

Incorporated February 16, 1893. Commenced business March 1, 1893.

EDWIN H. CARTER, *President.* CHARLES W. COFFIN, *Secretary.*

INCOME.

Membership fees without deductions	$1,150.00	
Annual dues as per contract	64.25	
Mortuary assessments	822.15	
Total paid by members		$2,036.40
Received from all other sources		2,805.10
Total income		$4,841.50

DISBURSEMENTS.

Losses and claims	$48.00
Advance payments returned to rejected applicants	30.00
Salaries and commissions to agents	1,072.71
Commissions for collecting assessments	4.50
Salaries of officers	630.99
Salaries and other compensation of office employés	504.00
Medical examiners' fees paid by the association	203.65
Rent	162.00

Advertising and printing		$172.13
All other		887.27
(*Total expenses of management.*	$3,637.25.)	
Total disbursements		$3,715.25
Balance Dec. 31, 1893		$1,126.25

NET OR INVESTED ASSETS.

Cash in office	$130.80
Cash in bank	938.40
Agents' ledger balances	57.05
Total net or invested assets	$1,126.25

LIABILITIES.

Salaries and office expenses due and accrued	$18.00	
All other	212.75	
Total actual liabilities		230.75
Balance, net assets		$895.50

CONTINGENT MORTUARY LIABILITIES.

Losses reported (1)	$18.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies written during the year 1893	224	$280,000.00
Certificates or policies ceased to be in force	16	25,000.00
Certificates or policies in force Dec. 31, 1893	208	$257,000.00
Losses and claims incurred during 1893	1	48.00
Losses and claims paid during 1893	1	$48.00
Certificates or policies terminated by lapse during 1893	16	$25,000.00

Gross amount paid by New Hampshire members, without deductions	$2,036.40

NOTE. No business transacted outside the state.

EQUITABLE AID UNION.

COLUMBUS, PA.

Incorporated March 22, 1879. Commenced business April 25, 1879.

ALBERT MORGAN, *President*. JOHN T. IRVIN, *Secretary*.

INCOME.

Annual dues as per contract	$32,418.11	
Mortuary assessments	847,145.45	
Medical examiners' fees paid by applicant	201.50	
Total paid by members		$879,765.06
Received from all other sources		4,677.64
Total income		$884,442.70
Balance on hand Dec. 31, 1892		26,011.39
Total net resources		$910,454.09

DISBURSEMENTS.

Losses and claims	$850,582.67
Returned to grand unions	8,274.80
Commissions paid organizers	5,497.86
Salaries of officers	9,475.34
Salaries and other compensation of office employés	4,824.47
Legal expenses	457.73
Expenses of finance committee and directors	2,532.11
Advertising, printing, and supplies	5,096.94
All other	3,411.01
(*Total expenses of management* $31,295.46)	
Total disbursements	$890,152.93
Balance Dec. 31, 1893	$20,301.16

NET OR INVESTED ASSETS.

Cost value of real estate, less encumbrances thereon	$7,000.00
Cash in office	20,301.16
Total net or invested assets	$27,301.16

NON-INVESTED ASSETS.

Bills receivable	$18,104.27	
Supplies on hand, office fixtures, etc	5,395.59	
Total non-invested assets		$23,499.86
Gross assets		$50,801.02

LIABILITIES.

Losses adjusted, due and unpaid	$7,000.00	
Due grand unions	3,549.50	
Total actual liabilities		10,549.50
Balance, net assets		$40,251.52

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$74,863.60
for losses reported	77,000.00
Total due from members	$151,863.60

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$206,950.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	37,524	$58,186,915.00
Certificates or policies written during the year	2,408	2,729,815.00
Total	39,932	$60,916,730.00
Certificates or policies ceased to be in force	8,738	13,322,005.00
Certificates or policies in force Dec. 31, 1893	31,194	$47,594,725.00
Losses and claims unpaid Dec. 31, 1892	142	$186,212.50
Losses and claims incurred during year 1893	704	878,320.17
Total	846	$1,064,532.67
Losses and claims paid during 1893	684	850,582.67
Losses and claims unpaid Dec. 31, 1893	162	$213,950.00
Certificates or policies terminated by death during 1893	501	$766,530.00
Certificates or policies terminated by lapse during 1893	8,237	$12,555,475.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892......	151	$215,752.50
Certificates or policies written during the year....	23	26,425.00
Total..........	174	$242,177.50
Certificates or policies ceased to be in force.......	30	43,362.50
Certificates or policies in force Dec. 31, 1893..	144	$198,815.00
Losses and claims unpaid Dec. 31, 1892...........	1	$1,000.00
Losses and claims incurred during 1893...........	2	2,172.50
Total....................................	3	$3,172.50
Losses and claims paid during 1893................	2	1,022.50
Losses and claims unpaid Dec. 31, 1893...........	1	$2,150.00
Certificates or policies terminated by death during 1893..	1	$2,150.00
Certificates or policies terminated by lapse during 1893..	29	$41,212.50
Gross amount paid by New Hampshire members, without deductions..		$3,687.40

SUPREME COMMANDERY UNITED ORDER OF THE GOLDEN CROSS.

KNOXVILLE, TENN.

Incorporated July 4, 1876. Commenced business July 4, 1876.

FESSENDEN I. DAY, *President.* W. R. COOPER, *Secretary.*

INCOME.

Membership fees without deductions....................	$4,707.00
Annual dues as per contract............................	9,432.89

Mortuary assessments	$350,812.48	
Medical examiners' fees paid by applicant	2,070.50	
Total paid by members		$367,022.87
Received from all other sources		6,570.30
Total income		$373,593.17
Balance on hand Dec. 31, 1892		12,498.77
Total net resources		$386,091.94

DISBURSEMENTS.

Losses and claims		$343,263.41
Salaries of officers		5,287.67
Salaries and other compensation of office employés		2,004.99
Medical examiners' fees paid by the association		2,070.50
Rent		338.34
Advertising and printing		2,884.61
All other		12,585.25
(*Total expenses of management*	$25,171.36)	
Total disbursements		$368,434.77
Balance Dec. 31, 1893		$17,657.17

NET OR INVESTED ASSETS.

Cash in office		$17,657.17

LIABILITIES.

Losses adjusted, due and unpaid	$2,000.00	
Bills payable	104.50	
Salaries and office expenses due and accrued	75.00	
All other	397.60	
Total actual liabilities		2,577.10
Balance, net assets		$15,080.07

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$24,250.00
due and unpaid	1,850.00
for losses unadjusted	24,500.00
Total due from members	$50,600.00

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	$12,000.00
reported	29,500.00
resisted	2,000.00
Total contingent mortuary liabilities	$43,500.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892......	20,257	$29,607,500.00
Certificates or policies written during the year...	3,394	4,412,000.00
Total....................................	23,651	$34,019,500.00
Certificates or policies ceased to be in force......	1,544	2,222,500.00
Certificates or policies in force Dec. 31, 1893..	22,107	$31,797,000.00
Losses and claims unpaid Dec. 31, 1892...........	26	$42,636.93
Losses and claims incurred during year 1893.....	229	359,000.00
Total....................................	255	$401,636.93
Losses and claims paid during 1893..............	228	343,263.41
Losses and claims unpaid Dec. 31, 1893...	27	$58,373.52
Certificates or policies terminated by death during 1893....................................	229	$359,000.00
Certificates or policies terminated by lapse during 1893....................................	1,315	$1,864,500.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892......	1,983	$2,805,500.00
Certificates or policies written during the year...	476	606,500.00
Total....................................	2,459	$3,412,000.00
Certificates or policies ceased to be in force......	59	102,500.00
Certificates or policies in force Dec. 31, 1893..	2,400	$3,309,500.00
Losses and claims unpaid Dec. 31, 1892...........	2	$3,000.00
Losses and claims incurred during 1893..........	29	41,531.91
Total....................................	31	$44,531.91
Losses and claims paid during 1893..............	25	35,531.91
Losses and claims unpaid Dec. 31, 1893...........	6	$9,000.00
Certificates or policies terminated by death during 1893....................................	29	$41,531.91
Certificates or policies terminated by lapse during 1893....................................	30	$52,000.00
Gross amount paid by New Hampshire members without deductions....................................		$42,522.67

SUPREME ASSEMBLY ROYAL SOCIETY OF GOOD FELLOWS.

BOSTON, MASS.

Incorporated February 23, 1882. Commenced business April, 1882.

W. R. SPOONER, *President*. D. WILSON, *Secretary*.

INCOME.

Membership fees without deductions	$4,995.00	
Annual dues as per contract	18,195.83	
Mortuary assessments	301,750.53	
Total paid by members		$324,941.36
Received from all other sources		6,179.87
Total income		$331,121.23
Balance on hand Dec. 31, 1892		5,598.46
Total net resources		$336,719.69

DISBURSEMENTS.

Losses and claims		$287,449.13
Salaries of officers		8,891.67
Salaries and other compensation of office employés		4,186.50
Rent		740.79
Advertising and printing		3,014.66
All other		11,505.09
(*Total expenses of management*	$28,338.71)	
Total disbursements		$315,787.84
Balance Dec. 31, 1893		$20,931.85

NET OR INVESTED ASSETS.

Cash in office	$20,931.85

NON-INVESTED ASSETS.

Supplies on hand	$4,607.14	
Ledger accounts	157.00	
Total non-invested assets		4,764.14
Gross assets		$25,695.99

LIABILITIES.

Ledger accounts, etc.	$364.80
Balance, net assets	$25,331.19

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$20,800.00
due and unpaid	900.00
for losses unadjusted	50,300.00
Total due from members	$72,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses reported	$78,000.00
resisted	13,000.00
Total contingent mortuary liabilities	$91,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	10,207	$24,934,500.00
Certificates or policies written during year	2,035	3,063,000.00
Total	12,242	$27,997,500.00
Certificates or policies ceased to be in force	1,566	3,191,000.00
Certificates or policies in force Dec. 31, 1893	10,676	$24,806,500.00
Losses and claims unpaid Dec. 31, 1892	25	$60,000.00
Losses and claims incurred during year 1893	131	321,000.00
Total	156	$381,000.00
Losses and claims paid during 1893	119	281,449.13
Losses and claims unpaid Dec. 31, 1893	37	$99,550.87
Certificates or policies terminated by death during 1893	124	$304,000.00
Certificates or policies terminated by lapse during 1893	1,442	$2,887,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	241	$547,500.00
Certificates or policies ceased to be in force	43	106,000.00
Certificates or policies in force Dec. 31, 1893	198	$441,500.00

	Number.	*Amount.*
Losses and claims incurred during 1893	2	$5,000.00
Losses and claims paid during 1893	1	$3,000.00
Losses and claims unpaid Dec. 31, 1893	1	$2,000.00
Certificates or policies terminated by death during 1893	2	$5,000.00
Certificates or policies terminated by lapse during 1893	41	$101,000.00
Gross amount paid by New Hampshire members, without deductions		$6,438.75

SUPREME LODGE KNIGHTS OF HONOR.

ST. LOUIS, MO.

Incorporated March, 1876. Commenced business January 1, 1873.

MARSDEN BELLAMY, *President*. B. F. NELSON, *Secretary*.

INCOME.

Membership fees without deductions	$20,411.00	
Annual dues as per contract	32,397.87	
Mortuary assessments	4,020,074.38	
Total paid by members		$4,072,883.25
Received from all other sources		9,710.15
Total income		$4,082,593.40
Balance on hand Dec. 31, 1892		24,578.89
Total net resources		$4,107,172.29

DISBURSEMENTS.

Losses and claims	$4,017,485.89
Salaries of officers	11,341.65
Salaries and other compensation of office employés	12,418.00
Rent	2,820.00

Printing and postage		$2,480.83
All other		47,327.30
(*Total expenses of management*	$76,387.78)	
Total disbursements		$4,093,873.67
Balance Dec. 31, 1893		$13,298.62

NET OR INVESTED ASSETS.

Cash in bank	$13,298.62

NON-INVESTED ASSETS.

Due from lodges	$1,557.27	
Due from other sources	60.00	
Supplies on hand, office fixtures, etc	10,487.40	
Total non-invested assets		12,104.67
Gross assets		$25,403.29

LIABILITIES.

Due grand and subordinate lodges	6.82
Balance, net assets	$25,396.47

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$6,083.50
due	253,115.04
for losses reported	379,672.56
Total due from members	$638,871.10

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$250,500.00
in process of adjustment	232,500.00
Total contingent mortuary liabilities	$483,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	127,073	$241,045,000.00
Certificates or policies written during year	9,321	15,212,000.00
Total	136,394	$256,257,000.00
Certificates or policies ceased to be in force	13,040	23,487,500.00
Certificates or policies in force Dec. 31, 1893	123,354	$232,769,500.00

	Number.	*Amount.*
Losses and claims unpaid Dec. 31, 1892	64	$135,108.34
Losses and claims incurred during year 1893	2,062	3,992,500.00
Total	2,126	$4,127,608.34
Losses and claims paid during 1893	2,076	4,017,485.89
Losses and claims unpaid Dec. 31, 1893	50	$110,122.45
Certificates or policies terminated by death during 1893	2,062	$3,992,500.00
Certificates or policies terminated by lapse during 1893	10,978	$19,495,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	728	$1,413,500.00
Certificates or policies written during the year	41	58,500.00
Total	769	$1,472,000.00
Certificates or policies ceased to be in force	37	65,000.00
Certificates or policies in force Dec. 31, 1893	732	$1,407,000.00
Losses and claims incurred and paid during 1893	9	$18,000.00
Certificates or policies terminated by death during 1893	9	$18,000.00
Certificates or policies terminated by lapse during 1893	28	$47,000.00

Gross amount paid by New Hampshire members, without deductions $24,804.18

SUPREME LODGE KNIGHTS AND LADIES OF HONOR.

Indianapolis, Ind.

Incorporated September 6, 1877. Commenced business September 19, 1878.

L. B. Lockard, *President.* C. W. Harvey, *Secretary.*

INCOME.

Membership fees without deductions	$9,896.50	
Annual dues as per contract	24,050.67	
Mortuary assessments	1,035,429.10	
Fines paid for suspension	82.55	
Total paid by members		$1,069,458.82
Received from all other sources		4,933.35
Total income		$1,074,392.17
Balance on hand Dec. 31, 1892		17,951.87
Total net resources		$1,092,344.04

DISBURSEMENTS.

Losses and claims		$957,000.00
Salaries and commissions to agents		5,469.25
Salaries of officers		7,500.00
Salaries and other compensation of office employés		6,744.00
Rent		1,510.00
Advertising and printing		335.80
All other		22,065.56
(*Total expenses of management*	$43,624.71)	
Total disbursements		$1,000,624.71
Balance Dec. 31, 1893		$91,719.33

NET OR INVESTED ASSETS.

Cash in office	$1,248.94
Cash in bank	70,022.41
Cash in hands of treasurer	15,758.06
Total net or invested assets	$87,029.41

NON-INVESTED ASSETS.

Bills receivable	$11,118.65	
Interest due	48.60	
Supplies on hand, office fixtures, etc	4,501.94	
Due from deputies and lodges	1,498.28	
Total non-invested assets		17,167.57
Gross assets		$104,196.88

LIABILITIES.

Losses adjusted, due and unpaid	$85,500.00	
All other	10.89	
Total actual liabilities		$85,510.89

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$74,986.60
due and unpaid	111,283.50
Total due from members	$186,270.10

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$115,000.00
in process of adjustment	23,833.33
reported	85,500.00
Total contingent mortuary liabilities	$224,333.33

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	64,657	$78,963,000.00
Certificates or policies written during year	8,854	10,703,500.00
Total	73,511	$89,665,500.00
Certificates or policies ceased to be in force	5,995	7,507,500.00
Certificates or policies in force Dec. 31, 1893	67,516	$82,159,000.00
Losses and claims unpaid Dec. 31, 1892	116	$190,833.33
Losses and claims incurred during year 1893	907	1,075,500.00
Total	1,023	$1,266,333.33
Losses and claims paid during 1893	772	957,000.00
Losses and claims unpaid Dec. 31, 1893	251	$309,333.33
Certificates or policies terminated by death during 1893	873	$1,087,000.00
Certificates or policies terminated by lapse during 1893	5,122	$6,420,500.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	271	$288,000.00
Certificates or policies written during the year	3	2,500.00
Total	274	$290,500.00
Certificates or policies ceased to be in force	10	10,000.00
Certificates or policies in force Dec. 31, 1893	264	$280,500.00
Losses and claims incurred during 1893	2	$2,000.00
Losses and claims paid during 1893	1	1,000.00
Losses and claims unpaid Dec. 31, 1893	1	$1,000.00
Certificates or policies terminated by death during 1893	3	$3,000.00
Certificates or policies terminated by lapse during 1893	7	$7,000.00

Gross amount paid by New Hampshire members, without deductions	$3,624.20

SUPREME LODGE KNIGHTS OF PYTHIAS OF THE WORLD (ENDOWMENT RANK).

CHICAGO, ILL.

Incorporated October 5, 1875. Commenced business November 1, 1877.

JOHN A. HINSEY, *President*. H. B. STOLTE, *Secretary*.

INCOME.

Mortuary assessments	$875,731.35
Received from all other sources	14,812.47
Total income	$890,543.82
Balance on hand Dec. 31, 1892	124,153.54
Total net resources	$1,014,697.36

DISBURSEMENTS.

Losses and claims		$802,900.00
Salaries of officers		3,875.00
Salaries and other compensation of office employés		4,714.99
Rent		1,780.00
Advertising and printing		3,714.86
All other		23,556.75
(*Total expenses of management*	$37,641.60)	
Total disbursements		$840,541.60
Balance Dec. 31, 1893		$174,155.76

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	$96,445.00
Loans on mortgages of real estate	8,500.00
Loans on collateral securities	25,000.00
Cash in bank	44,210.76
Total net or invested assets	$174,155.76

NON-INVESTED ASSETS.

Interest due	$5,918.51	
Market value of bonds and stocks over cost	4,645.00	
Total non-invested assets		10,563.51
Gross assets		$184,719.27

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments due and unpaid	$20,025.10

CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment	$59,000.00
reported	35,000.00
resisted	68,000.00
Total contingent mortuary liabilities	$162,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	30,225	$64,741,000.00
Certificates or policies written during year	5,107	11,239,000.00
Total	35,332	$75,980,000.00
Certificates or policies ceased to be in force	2,410	5,221,000.00
Certificates or policies in force Dec. 31, 1893	32,922	$70,759,000.00

	Number.	Amount.
Losses and claims unpaid Dec. 31, 1892	54	$123,000.00
Losses and claims incurred during year 1893	380	855,000.00
Total	434	$978,000.00
Losses and claims paid during 1893	365	816,000.00
Losses and claims unpaid Dec. 31, 1893	69	$162,000.00
Certificates or policies terminated by death during 1893	380	$855,000.00
Certificates or policies terminated by lapse during 1893	2,030	$4,366,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	233	$447,000.00
Certificates or policies written during the year	3	5,000.00
Total	236	$452,000.00
Certificates or policies ceased to be in force	5	8,000.00
Certificates or policies in force Dec. 31, 1893	231	$444,000.00
Losses and claims incurred and paid during 1893	3	$6,000.00
Certificates or policies terminated by death during 1893	3	$6,000.00
Certificates or policies terminated by lapse during 1893	2	$2,000.00
Gross amount paid by New Hampshire members, without deductions		$7,050.30

MERRIMACK COUNTY ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

Principal Office, Concord.

Commenced business March 4, 1871.

HORACE A. BROWN, *President*. JOHN W. BOURLET, *Secretary*.

INCOME.

Membership fees without deductions	$127.50	
Mortuary assessments	28,718.10	
Total paid by members		$28,845.60
Received from all other sources		1,160.25
Total income		$30,005.85
Balance on hand Dec. 31, 1892		11,832.09
Total net resources		$41,837.94

DISBURSEMENTS.

Losses and claims		$25,000.00
Salaries of officers		688.40
Salaries and other compensation of office employés		50.00
Rent		5.00
Advertising and printing		428.79
All other		5.00
(*Total expenses of management*	$1,172.19)	
Total disbursements		$26,172.19
Balance Dec. 31, 1893		$15,665.00

NET OR INVESTED ASSETS.

Cash in office	$3,360.42
Cash in bank	12,305.33
Total net or invested assets	$15,665.75

LIABILITIES.

None.

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$2,743.80
due and unpaid	67.50
Total due from members	$2,811.30

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$4,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	1,568	....
Certificates or policies written during year	32	....
Total	1,600	....
Certificates or policies ceased to be in force	60	....
Certificates or policies in force Dec. 31, 1893	1,540	....
Losses and claims unpaid Dec. 31, 1892	1	....
Losses and claims incurred during year 1893	25	....
Total	26	....
Certificates or policies terminated by death during 1893	26	....
Certificates or policies terminated by lapse during 1893	34	....

Gross amount paid by New Hampshire members, without deductions	$28,542.60

NOTE. No business transacted outside the state.

NEW ENGLAND ORDER OF PROTECTION.

BOSTON, MASS.

Incorporated November 12, 1887. Commenced business November 17, 1887.

HENRY W. OAKES, *President.* GRANVILLE CASH, *Secretary.*

INCOME.

Membership fees without deductions	$9,865.25	
Annual dues as per contract	43,027.58	
Mortuary assessments	157,098.77	
Medical examiners' fees paid by applicant	5,792.00	
Total paid by members		$215,783.60
Received from all other sources		1,929.95
Total income		$217,713.55
Balance on hand Dec. 31, 1892		115,438.99
Total net resources		$333,152.54

DISBURSEMENTS.

Losses and claims		$152,000.00
Relief benefits		2,249.38
Salaries and commissions to agents		4,858.00
Commissions for collecting assessments		13,439.50
Salaries of officers		4,063.46
Salaries and other compensation of office employés		23,970.98
Medical examiner's fees paid by the association		4,344.00
Rent		1,200.00
Advertising and printing		582.73
All other		16,920.97
(*Total expenses of management*	$78,379.64)	
Total disbursements		$232,629.02
Balance Dec. 31, 1893		$109,523.52

NET OR INVESTED ASSETS.

Cash in bank	$15,736.79
Cash in hands of treasurers of subordinate lodges	3,534.68
Total net or invested assets	$19,271.47

LIABILITIES.

Losses adjusted, due and unpaid	$2,000.00
Balance, net assets	$17,271.47

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$12,408.40

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	11,476	$21,814,000.00
Certificates or policies written during year	2,769	5,020,000.00
Total	14,245	$26,834,000.00
Certificates or policies ceased to be in force	583	1,026,000.00
Certificates or policies in force Dec. 31, 1893	13,652	$25,808,000.00
Losses and claims unpaid Dec. 31, 1892	2	$2,000.00
Losses and claims incurred during year 1893	81	152,000.00
Total	83	$154,000.00
Losses and claims paid during 1893	81	152,000.00
Losses and claims unpaid Dec. 31, 1893	2	$2,000.00
Certificates or policies terminated by death during 1893	83	$154,000.00
Certificates or policies terminated by lapse during 1893	500	$872,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	444	$657,000.00
Certificates or policies written during the year	95	146,000.00
Total	539	$803,000.00
Certificates or policies ceased to be in force	25	31,000.00
Certificates or policies in force Dec. 31, 1893	514	$772,000.00
Losses and claims incurred and paid during 1893	2	$2,000.00
Certificates or policies terminated by death during 1893	2	$2,000.00
Certificates or policies terminated by lapse during 1893	23	$29,000.00
Gross amount paid by New Hampshire members, without deductions		$6,377.01

NORTHERN MUTUAL RELIEF ASSOCIATION.

BOSTON, MASS.

Incorporated September 19, 1883. Commenced business September 22, 1883.

GEORGE R. KELSO, *President*. WALTER WRIGHT, *Secretary*.

INCOME.

Annual dues as per contract	$1,648.00	
Mortuary assessments	46,420.27	
Total paid by members		$48,068.27
Received from all other sources		451.22
Total income		$48,519.49
Balance on hand Dec. 31, 1892		1,238.42
Total net resources		$49,757.91

DISBURSEMENTS.

Losses and claims		$42,372.50
Salaries of officers		1,250.00
Rent		75.00
Advertising and printing		167.00
All other		2,478.90
(*Total expenses of management*	$3,970.90)	
Total disbursements		$46,343.40
Balance Dec. 31, 1893		$3,414.51

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	1,729	$2,843,260.00
Certificates or policies written during year	136	204,500.00
Total	1,865	$3,047,760.00
Certificates or policies ceased to be in force	292	516,302.50
Certificates or policies in force Dec. 31, 1893	1,573	$2,531,457.50

	Number.	*Amount.*
Losses and claims unpaid Dec. 31, 1892	5	$7,920.00
Losses and claims incurred during year 1893	35	58,977.50
Total	40	$66,897.50
Losses and claims paid during 1893	24	42,372.50
Losses and claims unpaid Dec. 31, 1893	16	$24,525.00
Certificates or policies terminated by death during 1893	35	$52,675.00
Certificates or policies terminated by lapse during 1893	257	$451,022.50

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	242	$426,500.00
Certificates or policies written during the year	2	2,000.00
Total	244	$428,500.00
Certificates or policies ceased to be in force	26	45,500.00
Certificates or policies in force Dec. 31, 1893	218	$383,000.00
Losses and claims unpaid Dec. 31, 1892	1	$2,000.00
Losses and claims incurred during 1893	5	7,750.00
Total	6	$9,750.00
Losses and claims paid during 1893	6	9,750.00
Certificates or policies terminated by death during 1893	5	$7,000.00
Certificates or policies terminated by lapse during 1893	21	$38,500.00
Gross amount paid by New Hampshire members without deductions		$7,790.79

UNITED ORDER OF THE PILGRIM FATHERS.

LAWRENCE, MASS.

Incorporated March 15, 1879. Commenced business March 15, 1879.

JOHN L. BATES, *President.* JAMES E. SHEPARD, *Secretary.*

INCOME.

Annual dues as per contract	$12,091.37	
Mortuary assessments	258,506.63	
Medical examiners' fee paid by applicant	3,099.00	
Total paid by members		$273,697.00
Received from all other sources		2,547.96
Total income		$276,244.96
Balance on hand Dec. 31, 1892		17,846.31
Total net resources		$294,091.27

DISBURSEMENTS.

Losses and claims		$261,100.00
Salaries of officers		5,546.00
Salaries and other compensation of office employés		832.00
Medical examiners' fees paid by the association		3,099.00
Rent		412.50
Advertising and printing		1,814.88
All other		6,055.53
(*Total expenses of management*	$17,759.93)	
Total disbursements		$278,859.93
Balance December 31, 1893		$15,231.34

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	$3,000.00
Cash in bank	12,231.34
Total net or invested assets	$15,231.34

NON-INVESTED ASSETS.

Market value of bonds and stocks over cost	$240.00
Gross assets	$15,471.34

LIABILITIES.

Losses adjusted, due and unpaid	$4,000.00
Balance, net assets	$11,471.34

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$38,500.00
for losses unadjusted	44,000.00
Total due from members	$82,500.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$25,000.00
in process of adjustment	31,000.00
resisted	9,000.00
Total contingent mortuary liabilities	$65,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	15,507	$26,549,060.00
Certificates or policies written during year	2,072	3,294,970.00
Total	17,579	$29,844,030.00
Certificates or policies ceased to be in force	616	1,057,030.00
Certificates or policies in force Dec. 31, 1893	16,963	$28,787,000.00
Losses and claims unpaid Dec. 31, 1892	28	$48,000.00
Losses and claims incurred during year 1893	163	283,000.00
Total	191	$331,000.00
Losses and claims paid during 1893	152	262,000.00
Losses and claims unpaid Dec. 31, 1893	39	$69,000.00
Certificates or policies terminated by death during 1893	162	283,000.00
Certificates or policies terminated by lapse during 1893	454	$774,030.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Certificates or polices in force Dec. 31, 1892......	2,060	$3,469,000.00
Certificates or policies written during the year..	289	470,000.00
Total....................................	2,349	$3,939,000.00
Certificates or policies ceased to be in force.....	69	121,000.00
Certificates or policies in force Dec. 31, 1893	2,280	$3,818,000.00
Losses and claims unpaid Dec. 31, 1892..........	6	$11,000.00
Losses and claims incurred during 1893.........	20	37,900.00
Total....................................	26	$48,000.00
Losses and claims paid during 1893.............	19	35,000.00
Losses and claims unpaid Dec. 31, 1893..........	7	$13,000.00
Certificates or policies terminated by death during 1893....................................	20	$37,000.00
Certificates or policies terminated by lapse during 1893....................................	49	$84,000.00
Gross amount paid by New Hampshire members, without deductions..		$33,819.23

PROVIDENT MUTUAL RELIEF ASSOCIATION.

Principal Office, Concord.

Incorporated July 26, 1878. Commenced business February 2, 1877.

BENJAMIN F. PRESCOTT, *President.* ANTHONY C. HARDY, *Secretary.*

INCOME.

Membership fees without deductions......................	$320.65	
Annual dues as per contract................................	5,931.12	
Mortuary assessments..	83,683.26	
Medical examiners' fees paid by applicant..............	115.00	
Total paid by members..................		$90,050.03
Received from all other sources...........................		275.07
Total income..		$90,325.10
Balance on hand Dec. 31, 1892..........................		4,327.08
Total net resources..................................		$94,652.18

DISBURSEMENTS.

Losses and claims		$82,398.92
Salaries and commissions to agents		1,050.00
Commissions for collecting assessments		2,864.17
Salaries of officers		2,073.57
Salaries and other compensation of office employés		555.00
Medical examiners' fees paid by the association		582.50
Rent		160.00
Advertising and printing		220.70
All other		426.86
(*Total expenses of management*	$7,932.80)	
Total disbursements		$90,331.72
Balance Dec. 31, 1893		$4,320.46

NET OR INVESTED ASSETS.

Cash in office	$2,965.71
Cash in bank	1,354.75
Total net or invested assets	$4,320.46

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$4,000.00
due and unpaid	952.10
for losses reported	8,000.00
Total due from members	$12,952.10

CONTINGENT MORTUARY LIABILITIES.

Losses reported (6)	$12,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	3,446	$6,325,000.00
Certificates or policies written during year	470	540,000.00
Total	3,916	$6,865,000.00
Certificates or policies ceased to be in force	526	636,000.00
Certificates or policies in force Dec. 31, 1893	3,390	$6,229,000.00
Losses and claims unpaid Dec. 31, 1892	10	$20,000.00
Losses and claims incurred during year 1893	41	72,700.00
Total	51	$92,700.00

	Number.	*Amount.*
Losses and claims paid during 1893	46	$82,700.00
Losses and claims unpaid Dec. 31, 1893	5	$10,000.00
Certificates or policies terminated by death during 1893	41	$73,144.00
Certificates or policies terminated by lapse during 1893	480	$562,856.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	3,239	$5,922,000.00
Certificates or policies written during the year	468	536,000.00
Total	3,707	$6,458,000.00
Certificates or policies ceased to be in force	522	632,000.00
Certificates or policies in force Dec. 31, 1893	3,185	$5,826,000.00
Losses and claims unpaid Dec. 31, 1892	9	$18,000.00
Losses and claims incurred during 1893	33	72,294.00
Total	42	$90,294.00
Losses and claims paid during 1893	38	66,294.00
Losses and claims unpaid Dec. 31, 1893	4	$24,000.00
Certificates or policies terminated by death during 1893	33	$56,739.00
Certificates or policies terminated by lapse during 1893	480	$562,856.00
Gross amount paid by New Hampshire members, without deductions		$87,143.57

SUPREME COUNCIL OF THE ROYAL ARCANUM.

BOSTON, MASS.

Incorporated November 5, 1877. Commenced business June 23, 1877.

H. H. C. MILLER, *President*. W. O. ROBSON, *Secretary*.

INCOME.

Membership fees without deductions	$32,939.50	
Annual dues as per contract	46,704.94	
Mortuary assessments	3,693,916.28	
Total paid by members		$3,773,560.72
Received from all other sources		25,584.60
Total income		$3,799,145.32
Balance on hand Dec. 31, 1893		381,244.91
Total net resources		$4,180,390.23

DISBURSEMENTS.

Losses and claims		$3,770,750.00
Certificate fees returned		203.50
Salaries and commissions to agents		10,641.25
Salaries of officers		32,212.47
Salaries and other compensation of office employés		23,493.41
Rent		3,129.42
Advertising and printing		1,112.30
All other		27,656.45
(*Total expenses of management*	$98,245.30)	
Total disbursements		$3,869,198.80
Balance Dec. 31, 1893		$311,191.42

NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned	$10,000.00
Cost value of real estate less encumbrance thereon	59,170.97

Cash in office		$54.72
Cash in bank		241,965.74
Total net or invested assets		$311,191.43
Deduct depreciation from cost of assets to bring same to market value		8,000.00
Total net or invested assets, less depreciation		$303,191.43

NON-INVESTED ASSETS.

Interest due	$100.00	
Rents due and accrued	608.33	
Market value of bonds and stocks over cost	32,953.80	
Total non-invested assets		33,662.13
Gross assets		$336,853.56

LIABILITIES.

Losses adjusted, due and unpaid	$37,500.00	
All other	1,002.54	
Total actual liabilities		$38,502.54
Balance, net assets		$298,351.02

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$253,553.31
due and unpaid	522.86
Total due from members	$254,076.17

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, due and unpaid	$37,500.00
in process of adjustment	24,000.00
reported	318,000.00
resisted	19,500.00
Total contingent mortuary liabilities	$399,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	137,189	$401,083,500.00
Certificates or policies written during year	16,086	45,609,000.00
Total	153,275	$446,692,500.00
Certificates or policies ceased to be in force	4,849	13,944,000.00
Certificates or policies in force Dec. 31, 1893	148,426	$432,748,500.00

	Number.	*Amount.*
Losses and claims unpaid Dec. 31, 1892	120	$354,000.00
Losses and claims incurred during year 1893	1,307	3,820,500.00
Total	1,427	$4,174,500.00
Losses and claims paid during 1893	1,291	3,775,500.00
Losses and claims unpaid Dec. 31, 1893	136	$399,000.00
Certificates or policies terminated by death during 1893	1,307	$3,820,500.00
Certificates or policies terminated by lapse during 1893	3,542	10,123,500.00

BUSINESS IN NEW HAMPSHIRE.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	428	$1,246,500.00
Certificates or policies written during the year	38	96,000.00
Total	466	$1,342,500.00
Certificates or policies ceased to be in force	10	27,000.00
Certificates or policies in force Dec. 31, 1893	456	$1,315,500.00
Losses and claims unpaid Dec. 31, 1892	1	$3,000.00
Losses and claims incurred during 1893	4	10,500.00
Total	5	$13,500.00
Losses and claims paid during 1893	5	13,500.00
Certificates or policies terminated by death during 1893	4	$10,500.00
Certificates or policies terminated by lapse during 1893	6	$16,500.00
Gross amount paid by New Hampshire members, without deductions		$11,712.20

SUPREME COUNCIL, ROYAL TEMPLARS OF TEMPERANCE.

BUFFALO, N. Y.

Incorporated July 1, 1878. Commenced business February 3, 1877.

L. R. SANBORN, *President*. E. B. REW, *Secretary*.

INCOME.

Annual dues as per contract	$13,418.56	
Mortuary assessments	314,730.67	
Medical examiners' fees paid by applicant	947.65	
Total paid by members		$329,096.88
Received from all other sources		1,162.60
Total income		$330,259.48
Balance on hand Dec. 31, 1892		7,325.31
Total net resources		$337,584.79

DISBURSEMENTS.

Losses and claims	$314,927.88
Salaries of officers	6,140.03
Salaries and other compensation of office employés	954.00
Medical examiners' fees paid by the association	899.75
Rent	647.72
Advertising and printing	1,588.87
All other	5,014.40
(*Total expenses of management* $15,244.77)	
Total disbursements	$330,172.65
Balance Dec. 31, 1893	$7,412.14

NET OR INVESTED ASSETS.

Cash in bank	$4,184.57

NON-INVESTED ASSETS.

Supplies on hand, office fixtures, etc	$3,227.57

LIABILITIES.

Losses adjusted, due, and unpaid	$25,500.00

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$32,203.25

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$39,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	12,682	$19,036,125.00
Certificates or policies written during year	1,198	1,061,000.00
Total	13,880	$20,097,125.00
Certificates or policies ceased to be in force	1,637	3,367,725.00
Certificates or policies in force Dec. 31, 1893	12,243	$16,729,400.00
Losses and claims unpaid Dec. 31, 1892	15	$21,750.00
Losses and claims incurred during year 1893	207	332,327.88
Total	222	$354,077.88
Losses and claims paid during 1893	195	314,927.88
Losses and claims unpaid Dec. 31, 1893	27	$39,150.00
Certificates or policies terminated by death during 1893	207	332,327.88
Certificates or policies terminated by lapse during 1893	1,430	3,035,397.12

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	179	$238,000.00
Certificates or policies ceased to be in force	15	23,000.00
Certificates or policies in force Dec. 31, 1893	164	$215,000.00
Losses and claims incurred during 1893	7	$8,200.00
Losses and claims paid during 1893	5	5,700.00
Losses and claims unpaid Dec. 31, 1893	2	$2,500.00
Certificates or policies terminated by death during 1893	7	$8,200.00
Certificates or policies terminated by lapse during 1893	8	$14,800.00
Gross amount paid by New Hampshire members, without deductions		$3,912.28

ORDER OF THE SCOTTISH CLANS.

BOSTON, MASS.

Incorporated July 5, 1881. Commenced business November 30, 1878.

WALTER SCOTT, JR., *President.* PETER KERR, *Secretary.*

INCOME.

Mortuary assessments	$81,162.35
Received from all other sources	3,727.21
Total income	$84,889.56
Balance on hand Dec. 31, 1892	999.22
Total net resources	$85,888.78

DISBURSEMENTS.

Losses and claims	$72,500.00
Salaries of officers	2,400.00
Advertising and printing	2,350.00
All other	2,427.46
(*Total expenses of management* $7,177.46)	
Total disbursements	$79,677.46
Balance Dec. 31, 1893	$6,211.32

NET OR INVESTED ASSETS.

Cash in bank	$6,211.32

LIABILITIES.

Losses adjusted, due and unpaid	$5,000.00
Balance, net assets	$1,211.32

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments, not yet due	$15,000.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$13,700.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	3,840	$5,880,100.00
Certificates or policies written during year	977	934,000.00
Total	4,817	$6,814,100.00
Certificates or policies ceased to be in force	788	1,111,800.00
Certificates or policies in force Dec. 31, 1893	4,029	$5,702,300.00
Losses and claims unpaid Dec. 31, 1892	17	$23,600.00
Losses and claims incurred during year 1893	50	66,000.00
Total	67	$89,600.00
Losses and claims paid during 1893	53	72,500.00
Losses and claims unpaid Dec. 31, 1893	14	$17,100.00
Certificates or policies terminated by death during 1893	50	$66,000.00
Certificates or policies terminated by lapse during 1893	738	$1,058,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	69	$58,600.00
Certificates or policies written during the year	5	4,000.00
Total	74	$62,600.00
Certificates or policies ceased to be in force	15	12,900.00
Certificates or policies in force Dec. 31, 1893	59	$49,700.00
Losses and claims incurred and paid during 1893	2	$1,500.00
Certificates or policies terminated by death during 1893	2	$1,500.00
Certificates or policies terminated by lapse during 1893	15	$12,900.00
Gross premiums paid by New Hampshire members, without deductions		$848.95

SONS OF TEMPERANCE NATIONAL MUTUAL RELIEF SOCIETY.

WASHINGTON, D. C.

Incorporated June 25, 1879. Commenced business June 25, 1879.

BENJ. R. JEWELL, *President.* F. M. BRADLEY, *Secretary.*

INCOME.

Mortuary assessments	$35,909.27
Total income	$35,909.27
Balance on hand Dec. 31, 1892	252.80
Total net resources	$36,162.07

DISBURSEMENTS.

Losses and claims		$31,000.00
Salaries of officers		2,000.00
Salaries and other compensation of office employés		1,049.67
Rent		240.00
Advertising and printing		147.03
All other		1,456.15
(*Total expenses of management*	$4,892.85)	
Total disbursements		$35,892.85
Balance Dec. 31, 1893		$269.22

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	1,441	$2,017,400.00
Certificates or policies written during year	92	96,600.00
Total	1,533	$2,114,000.00
Certificates or policies ceased to be in force	118	170,100.00
Certificates or policies in force Dec. 31, 1893	1,415	$1,943,900.00

	Number.	*Amount.*
Losses and claims unpaid Dec. 31, 1892	4	$7,400.00
Losses and claims incurred during year 1893	19	30,100.00
Total	23	$37,500.00
Losses and claims paid during 1893	22	31,000.00
Losses and claims unpaid Dec. 31, 1893	1	$6,500.00
Certificates or policies terminated by death during 1893	19	$30,100.00
Certificates or policies terminated by lapse during 1893	99	$140,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	81	$105,300.00
Certificates or policies ceased to be in force	5	5,700.00
Certificates or policies in force Dec. 31, 1893	76	$99,600.00
Losses and claims unpaid Dec. 31, 1892	1	$1,750.00
Losses and claims incurred during 1893	1	750.00
Total	2	$2,500.00
Losses and claims paid during 1893	2	2,500.00
Certificates or policies terminated by death during 1893	1	$750.00
Certificates or policies terminated by lapse during 1893	4	$4,950.00
Gross amount paid by New Hampshire members, without deductions		$2,006.40

UNITED AMERICAN MECHANICS.

PHILADELPHIA, PA.

Incorporated June 11, 1892. Commenced business September 28, 1879.

ALBERT E. DODGE, *President*. JOHN SERVER, *Secretary*.

INCOME.

Membership fees without deductions	$157.50	
Mortuary assessments	4,424.36	
Total paid by members		$4,581.86
Received from all other sources		22.48
Total income		$4,604.34
Balance on hand Dec. 31, 1892		2,273.72
Total net resources		$6,878.06

DISBURSEMENTS.

Losses and claims		$3,850.00
All other		609.83
(*Total expenses of management*	$609.83)	
Total disbursements		$4,459.83
Balance Dec. 31, 1893		$2,418.23

NET OR INVESTED ASSETS.

Cash in bank	$2,418.23

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	550	$550.00
Certificates or policies written during year	52	52.00
Total	602	$602.00
Certificates or policies ceased to be in force	52	52.00
Certificates or policies in force Dec. 31, 1893	550	$550.00

	Number.	*Amount.*
Losses and claims paid during 1893	7	$385.00
Certificates or policies terminated by death during 1893	7	$385.00
Certificates or policies terminated by lapse during 1893	45	....
Gross amount paid by New Hampshire members, without deductions		$138.75

IMPERIAL COUNCIL ORDER OF UNITED FRIENDS.

POUGHKEEPSIE, N. Y.

Incorporated December 2, 1881. Commenced business December 2, 1881.

S. L. MALCOLM, *President*. O. M. SHEDD, *Secretary*.

INCOME.

Mortuary assessments	$506,170.25
Received from all other sources	4,137.24
Total income	$510,307.49
Balance on hand Dec. 31, 1892	6,658.88
Total net resources	$516,966.37

DISBURSEMENTS.

Losses and claims		$488,611.47
Salaries of officers		5,000.00
Salaries and other compensation of office employés		5,300.00
Rent		300.00
Advertising and printing		3,900.00
All other		6,038.63
(*Total expenses of management*	$20,538.63)	
Total disbursements		$509,150.10
Balance Dec. 31, 1893		$7,816.27

NET OR INVESTED ASSETS.

Cash in bank	$2,757.39
Cash deposits on emergency or reserve fund account	32,436.02
Total net or invested assets	$35,193.41

CONTINGENT MORTUARY RESOURCES.

Mortuary assessments called, not yet due	$35,500.00
due and unpaid	10,120.00
Total due from members	$45,620.00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due	$54,300.00
in process of adjustment	13,000.00
Total contingent mortuary liabilities	$67,300.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	20,914	$36,593,500.00
Certificates or policies written during year	2,011	2,352,000.00
Total	22,925	$38,945,500.00
Certificates or policies ceased to be in force	2,199	2,954,000.00
Certificates or policies in force Dec. 31, 1893	20,726	$35,991,500.00
Losses and claims unpaid Dec. 31, 1892	24	$45,500.00
Losses and claims incurred during year 1893	260	434,611.47
Total	284	$480,111.47
Losses and claims paid during 1893	293	488,611.47
Certificates or policies terminated by death during 1893	260	$457,611.47
Certificates or policies terminated by lapse during 1893	1,915	$2,954,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	94	$177,000.00
Certificates or policies written during the year	43	53,500.00
Total	137	$230,500.00

Certificates or policies ceased to be in force	11	$13,000.00
Certificates or policies in force Dec. 31, 1893	126	$217,500.00
Losses and claims incurred and paid during 1893	4	$6,000.00
Certificates or policies terminated by death during 1893	4	$6,000.00
Certificates or policies terminated by lapse during 1893	11	$1,300.00
Gross amount paid by New Hampshire members, without deductions		$2,660.47

GRAND LODGE ANCIENT ORDER OF UNITED WORKMEN.

Boston, Mass.

Incorporated February 9, 1883. Commenced business February 25, 1879.

Albert G. Andrews, *President*. J. Edward Burtt, *Secretary*.

INCOME.

Membership fees without deductions	$6,306.00	
Annual dues as per contract	34,204.50	
Mortuary assessments	453,008.00	
Total paid by members		$493,518.50
Received from all other sources		39,631.83
Total income		$533,150.33
Balance on hand Dec. 31, 1892		74,345.73
Total net resources		$607,496.06

DISBURSEMENTS.

Losses and claims	$474,000.00
Salaries of officers	6,622.78
Salaries and other compensation of office employés	3,249.00
Rent	1,500.00

Advertising and printing		$6,840.35
All other		51,538.90
(*Total expenses of management*	$69,751.03)	
Total disbursements		$543,751.03
Balance Dec. 31, 1893		$64,745.03

NET OR INVESTED ASSETS.

Cash in office	$41,012.41
Cash in bank	22,732.62
Total net or invested assets	$63,745.03

LIABILITIES.

Losses adjusted, due, and unpaid	14,000.00
Balance, net assets	$49,745.03

EXHIBIT OF CERTIFICATES OR POLICIES.

	Number.	*Amount.*
Certificates or policies in force Dec. 31, 1892	32,318	$64,636,000.00
Certificates or policies written during year	6,008	12,016,000.00
Total	38,326	$76,652,000.00
Certificates or policies ceased to be in force	884	1,768,000.00
Certificates or policies in force Dec. 31, 1893	37,442	$74,884,000.00
Losses and claims unpaid Dec. 31, 1892	15	$30,000.00
Losses and claims incurred during year 1893	229	458,000.00
Total	244	$448,000.00
Losses and claims paid during 1893	237	474,000.00
Losses and claims unpaid Dec. 31, 1893	7	$14,000.00
Certificates or policies terminated by death during 1893	229	$458,000.00
Certificates or policies terminated by lapse during 1893	655	$1,310,000.00

BUSINESS IN NEW HAMPSHIRE.

Certificates or policies in force Dec. 31, 1892	1,394	$2,788,000.00
Certificates or policies written during year	335	670,000.00
Total	1,729	$3,458,000.00

	Number.	Amount.
Certificates or policies ceased to be in force.......	24	$48,000.00
Certificates or policies in force Dec. 31, 1893...	1,705	$3,410,000.00
Losses and claims unpaid Dec. 31, 1892............	2	$4,000.00
Losses and claims incurred during 1893............	6	12,000.00
Total..	8	$16,000.00
Losses and claims paid during 1893................	8	16,000.00
Certificates or policies terminated by death during 1893..	6	$12,000.00
Certificates or policies terminated by lapse during 1893..	18	$36,000.00
Gross amount paid by New Hampshire members, without deductions..		$23,302.00

DIRECTORY OF AGENTS

OF

HOME FIRE INSURANCE COMPANIES.

AGENTS OF HOME FIRE INSURANCE COMPANIES.

CAPITAL FIRE INSURANCE COMPANY.

Name.	Residence.	Name.	Residence.
F. M. Hughes,	Ashland.	F. N. Wheeler,	Bradford.
J. K. Lund,	Bradford.	Dearborn & Chase,	Bristol.
H. W. Bond,	Charlestown.	J. H. Dudley,	Colebrook.
J. A. Fuller,	Contoocook.	Jackman & Lang,	Concord.
J. H. Ballard,	Concord.	F. S. Barnes,	Claremont.
J. C. L. Wood,	Conway.	Bartlett & Shepard,	Derry.
Crawford, Tolles & Co.,	Somersworth.	Pierce, Pierce & Rich,	E. Jaffrey.
S. G. Morse,	Exeter.	E. G. Leach,	Franklin.
A. R. Evans,	Gorham.	N. A. Frost,	Hanover.
C. R. Jameson,	Hillsborough.	Sawyer & Mason,	Keene.
T. E. Prescott,	Laconia.	G. M. Stevens & Son,	Lancaster.
Dewey, Peck & Co.,	Lebanon.	Fred K. Hazen,	Goffstown.
H. H. Holt,	Lyme.	B. H. Corning,	Littleton.
J. G. Lane,	Manchester.	John Dowst,	Manchester.
S. W. Rollins,	Meredith.	Everett & Smith,	Manchester.
A. J. Tuck,	Nashua.	W. M. Knowlton,	Milford.
Woodbury & Pollard,	Newport.	E. P. Pinkham,	Newmarket.
R. B. Hatch,	Peterboro'.	Gage, Buxton & Co.,	Penacook.
Samuel Dodge,	Portsmouth.	Arthur E. Cotton,	Northwood.
R. S. Perkins,	Tilton.	J. P. Huckins,	Plymouth.
C. N. White,	Whitefield.	J. T. Bartlett,	Raymond.
H. W. Brigham,	Winchester.	B. F. Heath,	Warner.
Chester Abbott,	Woodsville.	Geo. E. Bales,	Wilton.
Oscar Foss,	C. Barnstead.	C. F. Parker,	Wolfeborough.
Stephen Batcheller,	Fitzwilliam.	A. W. Leighton,	Cen. Ossipee.
Geo. W. Stone,	Andover.		

CHESHIRE COUNTY MUTUAL FIRE INSURANCE COMPANY.

Geo. E. Bales,	Wilton.	J. G. Bellows,	Walpole.
Elijah Boyden,	Marlborough.	Willard Bill, Jr.,	Westmoreland.
Amos J. Blake,	Fitzwilliam.	E. S. Barnes,	Claremont.
Loyal Barton,	Grantham.	Crawford, Tolles & Co.,	Somersworth.
B. H. Corning,	Littleton.		

Name.	Residence.	Name.	Residence.
Alonzo Elliott,	Manchester.	J. N. Davis,	Acworth.
G. W. Gleason,	Dublin.	J. C. Farwell,	Chesterfield.
C. E. Hills,	Antrim.	G. W. Hamlin,	Charlestown.
Jackman & Lang,	Concord.	S. W. Hurd,	Washington.
Chas. L. Jackman,	Concord.	John Q. Jones,	Marlow.
E. G. Leach,	Franklin Falls.	Kidder & Whitney,	Milford.
T. E. Prescott,	Laconia.	J. K. Lund,	Bradford.
R. S. Perkins,	Tilton.	A. S. Parshley,	Rochester.
F. W. Putnam,	Charlestown.	Pike & Bean,	Franklin.
H. A. Redfield,	Dover.	Pike & Cheney,	Lebanon.
T. W. Saben,	Hinsdale.	Rich & Pierce,	E. Jaffrey.
G. W. Stearns,	Rindge.	Aaron Smith,	Harrisville.
Timothy Tufts,	Alstead.	G. M. Stevens & Son,	Lancaster.
D. M. White,	Peterboro'.	William Woodbury,	Newport.
C. H. Whitney,	Keene.	B. K. Webber,	Hillsboro' Br.
Leonard Wellington,	Keene.		

CONCORD MUTUAL FIRE INSURANCE COMPANY.

C. R. Jameson,	Antrim.	A. J. Barrett,	Littleton.
F. N. Wheeler,	Berlin.	John F. Chase,	Manchester.
Dearborn & Chase,	Bristol.	Everett & Smith,	Manchester.
Eastman & Merrill,	Concord.	M. R. Buxton,	Nashua.
J. H. Ballard,	Concord.	E. P. Pinkham,	Newmarket.
J. C. L. Wood,	Conway.	Woodbury & Pollard,	Newport.
J. C. Timson,	Claremont.		
Chas. A. Tufts,	Dover.	H. N. Gould,	Newton.
S. G. Morse,	Exeter.	D. M. White,	Peterborough.
C. B. Perry,	Fitzwilliam.	C. J. Ayer,	Pike's Station.
E. G. Leach,	Franklin.	Burleigh & Adams,	Plymouth.
N. A. Frost,	Hanover.	A. S. Parshley & Son,	Rochester.
G. H. Aldrich & Son,	Keene.	Pike & Cheney,	Lebanon.
G. M. Stevens & Son,	Lancaster.	Crawford, Tolles & Co.,	Somersworth.
T. E. Prescott,	Laconia.		

FIRE UNDERWRITERS' ASSOCIATION.

Dearborn & Chase,	Bristol.	E. S. Barnes,	Claremont.
T. F. Johnson,	Colebrook.	Jackman & Lang,	Concord.
J. H. Ballard,	Concord.	J. A. Fuller,	Contoocook.
Crawford, Tolles & Co.,	Somersworth.	S. D. Downes,	Francestown.
		A. R. Evans,	Gorham.
E. G. Leach,	Franklin.	W. O. Folsom,	Henniker.
N. A. Frost,	Hanover.	T. E. Prescott,	Laconia.
Sawyer & Mason,	Keene.	B. H. Corning,	Littleton.

Name.	Residence.	Name.	Residence.
G. M. Stevens & Son,	Lancaster.	D. A. Ambrose,	Meredith.
J. G. Lane,	Manchester.	Woodbury & Pollard,	Newport.
W. M. Knowlton,	Milford.		
R. B. Hatch,	Peterboro'.	J. P. Huckins,	Plymouth.
A. S. Parshley & Son,	Rochester.	R. S. Perkins,	Tilton.
A. A. Ramsey,	Wilton.	C. F. Parker,	Wolfeborough.
Chester Abbott,	Woodsville.	C. N. White,	Whitefield.

GRANITE STATE FIRE INSURANCE COMPANY.

E. M. Smith,	Alstead.	Geo. W. Stone,	Andover.
Chas. R. Jameson,	Antrim.	Francis M. Hughes,	Ashland.
Wm. B. Rotch,	Amherst.	J. K. Lund,	Bradford.
Dearborn & Chase,	Bristol.	Geo. E. Stiles,	Brookline.
Fred N. Wheeler,	Berlin Falls.	H. W. Bond,	Charlestown.
J. H. Dudley,	Colebrook.	Morrill & Danforth,	Concord.
Wm. H. Sisson,	Cornish Flat.	Albert W. Leighton,	Cen. Ossipee.
Eugene S. Barnes,	Claremont.	J. A. Fuller,	Contoocook.
John C. L. Wood,	Conway.	J. C. Webster,	Danbury.
Geo. W. Gleason,	Dublin.	J. H. Stevens,	Durham.
Herbert C. Grime,	Dover.	Carmi A. Norton,	Derry Depot.
F. D. Currier,	East Canaan.	A. D. Brown,	Epping.
Henry A. Shute,	Exeter.	E. B. Huse,	Enfield.
Pierce, Pierce & Rich,	East Jaffrey.	Edward G. Leach,	Franklin.
G. W. Cummings,	Francestown.	Amos J. Blake,	Fitzwilliam.
C. H. Pitman,	Farmington.	A. R. Evans,	Gorham.
Crawford, Tolles & Co.,	Somersworth.	Herbert J. Taft,	Greenville.
		N. A. Frost,	Hanover.
W. F. Westgate,	Haverhill.	D. S. Carr,	Henniker.
S. W. Holman,	Hillsboro' Br.	E. J. Temple,	Hinsdale.
W. O. Folsom,	Henniker.	G. H. Aldrich & Son,	Keene.
T. E. Prescott & Co.,	Laconia.	C. H. Haley,	Newmarket.
G. M. Stevens & Son,	Lancaster.	Dewey, Peck & Co.,	Lebanon.
A. A. Woolson,	Lisbon.	A. J. Barrett,	Littleton.
B. H. Corning,	Littleton.	H. H. Holt,	Lyme.
R. S. Perkins & Co.,	Lisbon.	D. A. Ambrose,	Meredith.
S. W. Rollins,	Meredith.	A. Elliott & Co.,	Manchester.
Jas. E. French,	Moultonboro'.	John H. Beacham & Son,	Milton.
Arthur L. Keyes,	Milford.		
Edgerly & Sheehan,	Manchester.	McKean & Andrews,	Nashua.
F. W. Preston,	New Ipswich.	E. P. Fox,	New Boston.
H. N. Gould,	Newton.	Woodbury & Pollard,	Newport.
Wm. J. Haywood,	Newcastle.		
Gage, Buxton & Co.,	Penacook.	F. G. Clarke,	Peterboro'.

Name.	Residence.	Name.	Residence.
Burleigh & Adams,	Plymouth.	Geo. S. Butler,	Pelham.
D. M. White,	Peterboro'.	A. S. Parshley & Son,	Rochester.
Walter J. Dudley,	Raymond.	E. S. Nowell,	Salmon Falls.
J. H. Wilkinson,	S. Newmarket.	J. G. Bartlett,	Suncook.
Geo. C. Gordon,	Salem.	Wm. B. Fellows,	Tilton.
Mrs. E. A. Perkins,	Tilton.	A. P. Davis,	Warner.
A. L. Foote,	Wolfeboro'.	Chester Abbott,	Woodsville.
Chas. F. Flanders,	Wilmot Flat.	Abbott & Beacham,	Wolfeborough.
John Sise & Co.,	Portsmouth.	John Pender,	Portsmouth.
C. M. de Rochemont,	Portsmouth.	W. N. Ilsley,	Portsmouth.
C. E. Trafton,	Portsmouth.	H. S. Adams,	New London.
C. J. Ayer,	Pike Station.	J. C. Butler,	Portsmouth.
J. G. Bellows,	Walpole.	Geo. F. Berry,	Pittsfield.
I. P. Berry,	New Durham.	A. E. Cotton,	Northwood.
Samuel Dodge,	Portsmouth.	H. P. Daniels,	N. Nottingham.
Jas. M. Davis,	Plaistow.	E. G. Flanders,	Brentwood.
E. M. Heard,	Cen.Sandwich.	C. A. Hazlett,	Portsmouth.
Otis G. Hatch,	Chocorua.	H. J. Jones,	Alton.
Paul Lang,	Orford.	J. P. Morse,	Portsmouth.
W. H. Manning,	Northwood.	Abbot Norris,	Hampton.
Chas. R. Oxford,	Portsmouth.	H. S. Paul,	Portsmouth.
A. A. Ramsey,	Wilton.	Bailey Sargent,	Danville.
J. M. Sargent,	Belmont.	Geo. R. Stone,	Franklin.
J. M. Webster,	Chester.	Everett & Smith,	Manchester.
Henry Abbott,	Winchester.		

MANUFACTURERS & MERCHANTS' MUTUAL INSURANCE COMPANY.

F. M. Hughes,	Ashland.	F. N. Wheeler,	Berlin Falls.
Dearborn & Chase,	Bristol.	F. D. Currier,	Canaan.
Jackman & Lang,	Concord.	J. H. Ballard,	Concord.
J. C. L. Wood,	Conway.	E. S. Barnes,	Claremont.
J. H. Dudley,	Colebrook.	W. H. Sisson,	Cornish.
Bartlett & Shepard,	Derry.	H. A. Redfield,	Dover.
Pierce & Rich,	E. Jaffrey.	S. G. Morse,	Exeter.
C. H. Pitman,	Farmington.	E. G. Leach,	Franklin.
C. B. Perry,	Fitzwilliam.	N. A. Frost,	Hanover.
S. W. Holman,	Hillsboro'.	T. W. Saben,	Hinsdale.
G. H. Aldrich & Son,	Keene.	L. C. Hoyt,	Kingston.
T. E. Prescott,	Laconia.	G. M. Stevens & Son,	Lancaster.
Dewey, Peck & Co.,	Lebanon.	C. F. Parker,	Wolfeboro'.
Edgerly & Sheehan,	Manchester.	B. H. Corning,	Littleton.
S. W. Rollins,	Meredith.	John G. Lane,	Manchester.
A. J. Tuck,	Nashua.	W. M. Knowlton,	Milford.
Woodbury & Pollard,	Newport.	E. P. Pinkham,	Newmarket.

Name.	Residence.	Name.	Residence.
Burleigh & Adams,	Plymouth.	F. G. Clarke,	Peterboro'.
John Pender,	Portsmouth.	Gage, Buxton & Co.,	Penacook.
Crawford, Tolles & Co.,	Somersworth.	J. F. Smith,	Salem.
C. N. White,	Whitefield.	W. B. Fellows,	Tilton.
Chester Abbott,	Woodsville.	A. A. Ramsey,	Wilton.

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

E. W. Baker,	Antrim.	W. B. Rotch,	Amherst.
Geo. W. Stone,	Andover.	Dearborn & Chase,	Bristol.
J. K. Lund,	Bradford.	E. G. Flanders,	Brentwood.
F. N. Wheeler,	Berlin.	Eastman & Merrill,	Concord.
John A. Fuller,	Contoocook.	E. S. Barnes,	Claremont.
H. W. Bond,	Charlestown.	J. H. Dudley,	Colebrook.
A. W. Leighton,	Ossipee.	D. H. Wendell,	Dover.
H. A. Redfield,	Dover.	Bartlett & Shepard,	Derry.
Geo. W. Gleason,	Dublin.	E. B. Huse,	Enfield.
Frank M. Cilley,	Exeter.	Pierce & Rich,	E. Jaffrey.
S. D. Downes,	Francestown.	E. G. Leach,	Franklin.
C. H. Pitman,	Farmington.	W. D. Knapp,	Somersworth.
Orrin Folsom,	Gilmanton.	A. R. Evans,	Gorham.
H. J. Taft,	Greenville.	J. H. Beacham & Son,	Somersworth.
J. C. Campbell,	Hillsboro' Br.		
T. W. Saben,	Hinsdale.	N. A. Frost,	Hanover.
G. H. Aldrich & Son,	Keene.	D. S. Carr,	Henniker.
T. E. Prescott,	Laconia.	Dewey, Peck & Co.,	Lebanon.
G. M. Stevens & Son,	Lancaster.	H. H. Holt,	Lyme.
R. S. Perkins & Co.,	Lisbon.	B. H. Corning,	Littleton.
S. W. Rollins,	Meredith.	A. L. Keyes,	Milford.
Geo. L. Dearborn,	Newmarket.	M. R. Buxton,	Nashua.
F. W. Preston,	New Ipswich.	John McCrillis,	Newport.
F. B. Osgood,	N. Conway.	Chas. F. Marden,	New Boston.
H. N. Gould,	Newton.	John S. Hobbs,	N. Hampton.
F. G. Clarke,	Peterborough.	Burleigh & Adams,	Plymouth.
C. A. Hazlett,	Portsmouth.	Gage, Buxton & Co.,	Penacook.
A. S. Parshley & Son,	Rochester.	John Sise,	Portsmouth.
W. J. Dudley,	Raymond.	T. G. Stevens,	Rumney.
Geo. A. Wiggin,	Stratham.	R. M. Weeks,	Suncook.
R. S. Perkins,	Tilton.	J. D. Hidden,	Tamworth.
A. P. Davis,	Warner.	J. G. Bellows,	Walpole.
Geo. E. Bales,	Wilton.	S. W. Abbott,	Wolfeborough.
Chester Abbott,	Woodsville.	S. C. Clarke,	Lakeport.
W. F. Westgate,	Haverhill.		

PORTSMOUTH FIRE ASSOCIATION.

Name.	Residence.	Name.	Residence.
F. M. Hughes,	Ashland.	F. N. Wheeler,	Berlin.
Dearborn & Chase,	Bristol.	Morrill & Danforth,	Concord.
E. S. Barnes,	Claremont.	T. F. Johnson,	Colebrook.
H. C. Grime,	Dover.	H. A. Shute,	Exeter.
F. T. Currier,	Enfield.	E. G. Leach,	Franklin.
Crawford, Tolles & Co.,	Somersworth.	G. H. Aldrich & Son,	Keene.
E. J. Temple,	Hinsdale.	T. E. Prescott,	Laconia.
A. J. Barrett,	Littleton.	G. M. Stevens & Son,	Lancaster.
Woodbury & Pollard,	Newport.	A. A. Woolson,	Lisbon.
John Pender,	Portsmouth.	Richardson & Goggin,	Manchester.
Eastman & Merrill,	Concord.	W. N. Ilsley,	Portsmouth.
J. G. Bartlett,	Suncook.	J. P. Huckins,	Plymouth.
W. B. Fellows,	Tilton.	A. S. Parshley & Son,	Rochester.
Osgood & Faught,	S. Acworth.		
A. P. Davis,	Warner.		

STATE DWELLING HOUSE INSURANCE COMPANY.

Everett & Smith,	Manchester.	G. H. Aldrich & Son,	Keene.
Mrs. E. A. Perkins,	Tilton.	Jewett & Plummer,	Laconia.
Morrill & Danforth,	Concord.	McKean & Andrews,	Nashua.

DIRECTORY OF AGENTS

OF

FOREIGN FIRE INSURANCE COMPANIES.

AGENTS OF FOREIGN FIRE INSURANCE COMPANIES.

ÆTNA INSURANCE COMPANY.

Name.	Residence.
Fred N. Wheeler,	Berlin Falls.
J. C. Timson,	Claremont.
Eastman & Merrill,	Concord.
Charles A. Tufts,	Dover.
Crawford, Tolles & Co.,	Somersworth.
A. R. Evans,	Gorham.
T. W. Saben,	Hinsdale.
Sawyer & Mason,	Keene.
T. E. Prescott,	Laconia.
A. J. Barrett,	Littleton.
Clough & Twombly,	Manchester.
M. R. Buxton,	Nashua.
F. B. Osgood,	No. Conway.
John Sise & Co.,	Portsmouth.
D. M. White,	Peterborough.
J. H. Wilkinson,	S. Newmarket.
Charles F. Parker,	Wolfeboro'.
George F. Berry,	Pittsfield.

Name.	Residence.
Dearborn & Chase,	Bristol.
J. H. Dudley,	Colebrook.
Bartlett & Shepard,	Derry.
Henry A. Shute,	Exeter.
Rufus E. Bean,	Franklin.
N. A. Frost,	Hanover.
J. C. Campbell,	Hillsboro' Br.
G. M. Stevens & Son,	Lancaster.
J. G. Bellows,	Walpole.
Pike & Cheney,	Lebanon.
A. A. Woolson,	Lisbon.
Arthur L. Keyes,	Milford.
E. P. Pinkham,	Newmarket.
Woodbury & Pollard,	Newport.
Burleigh & Adams,	Plymouth.
A. S. Parshley & Son,	Rochester.
R. S. Perkins,	Tilton.

AMERICAN INSURANCE COMPANY (NEW JERSEY).

Chandler & Taylor,	Nashua.
John Pender,	Portsmouth.
Walter M. Morgan,	Manchester.

AMERICAN INSURANCE COMPANY (BOSTON).

Fred A. Young,	Laconia.
J. H. Willoughby,	Nashua.
F. E. Barnard,	Franklin.
F. P. Shepard,	Dover.
George F. Ball,	Keene.
Walter M. Morgan,	Manchester.
G. T. Stockwell & Co.,	Claremont.

AMERICAN FIRE INSURANCE COMPANY (NEW YORK).

A. I. Foster & Co.,	Concord.
Sawyer & Mason,	Keene.
T. E. Prescott,	Laconia.
Crawford, Tolles & Co.,	Somersworth.
G. M. Stevens & Son,	Lancaster.

Name.	Residence.	Name.	Residence.
Alonzo Elliott,	Manchester.	B. H. Corning,	Littleton.
C. M. de Rochemont,	Portsmouth.	A. J. Tuck,	Nashua.
A. F. Howard,	Portsmouth.	Burleigh & Adams,	Plymouth.

BRITISH AMERICA ASSURANCE COMPANY.

S. Richardson,	Claremont.	Eastman & Merrill,	Concord.
F. F. Fernald,	Dover.	W. F. Harmon,	Somersworth.
Sawyer & Mason,	Keene.	Charles C. Hayes,	Manchester.
Richardson & Goggin,	Manchester.	Taylor & Goggin,	Nashua.
John Pender,	Portsmouth.	F. H. Rollins,	Plymouth.

CALEDONIAN INSURANCE COMPANY.

F. N. Wheeler,	Berlin.	J. C. Timson,	Claremont.
A. I. Foster & Co.,	Concord.	J. C. L. Wood,	Conway.
J. H. Dudley,	Colebrook.	H. C. Grime,	Dover.
Rufus E. Bean,	Franklin Falls.	A. R. Evans,	Gorham.
Crawford, Tolles & Co.,	Somersworth.	Sawyer & Mason,	Keene.
T. C. Beattie,	Lancaster.	W. L. Prescott,	Laconia.
B. H. Corning,	Littleton.	Alonzo Elliott,	Manchester.
Taylor & Goggin,	Nashua.	Woodbury & Pollard,	Newport.
John Pender,	Portsmouth.	E. A. Lane,	Pittsfield.
A. S. Parshley & Son,	Rochester.	J. G. Bartlett,	Suncook.
S. W. Abbott,	Wolfeboro'.	John H. Beacham,	Wolfeborough.

COMMERCIAL UNION ASSURANCE COMPANY.

Morrill & Danforth,	Concord.	H. C. Grime,	Dover.
Rufus E. Bean,	Franklin Falls.	G. H. Aldrich & Son,	Keene.
T. E. Prescott,	Laconia.	C. S. Griswold,	Woodsville.
Pike & Cheney,	Lebanon.	T. C. Beattie,	Lancaster.
Alonzo Elliott,	Manchester.	A. J. Barrett,	Littleton.
McKean & Andrews,	Nashua.	John McCrillis,	Newport.
A. S. Parshley & Son,	Rochester.	John Pender,	Portsmouth.
W. B. Fellows,	Tilton.	Crawford, Tolles & Co.,	Somersworth.
C. N. White,	Whitefield.		

CONTINENTAL INSURANCE COMPANY.

Dearborn & Chase,	Bristol.	Morrill & Danforth,	Concord.
J. H. Dudley,	Colebrook.	H. A. Redfield,	Dover.
E. G. Leach,	Franklin Falls.	J. W. Welch,	Groveton.
George F. Ball,	Keene.	A. J. Barrett,	Littleton.
T. E. Prescott,	Laconia.	T. C. Beattie,	Lancaster.

Name.	Residence.	Name.	Residence.
Perkins & Whitcher,	Lisbon.	A. J. Tuck,	Nashua.
Alonzo Elliott,	Manchester.	D. M. White,	Peterboro'.
John Pender,	Portsmouth.	F. H. Rollins,	Plymouth.
Abial Rolfe,	Penacook.	A.S.Parshley & Son,	Rochester.
Chester Abbott,	Woodsville.	E. S. Barnes,	Claremont.

CONNECTICUT FIRE INSURANCE COMPANY.

Eastman & Merrill,	Concord.	H. C. Grime,	Dover.
G. H. Aldrich & Son,	Keene.	Edgerly & Sheehan,	Manchester.
J. F. Whitney,	Nashua.	John Sise & Co.,	Portsmouth.

DWELLING HOUSE INSURANCE COMPANY.

Samuel Dodge,	Portsmouth.	Edgerly & Sheehan,	Manchester.
H. J. Lowell,	Concord.	A. J. Tuck,	Nashua.
F. P. Shepard,	Dover.	G. H. Aldrich & Son,	Keene.

FIRE ASSOCIATION OF PHILADELPHIA.

Jackman & Lang,	Concord.	H. A. Redfield,	Dover.
C. D. Wheeler,	Exeter.	George A. Browne,	Keene.
T. C. Beattie,	Lancaster.	Clough & Twombly,	Manchester.
John Pender,	Portsmouth.	M. R. Buxton,	Nashua.

FIREMAN'S FUND INSURANCE COMPANY.

Eastman & Merrill,	Concord.	H. C. Grime,	Dover.
E. A. Shute,	Exeter.	George F. Ball,	Keene.
B. H. Corning,	Littleton.	Fred A. Young,	Laconia.
John C. French,	Manchester.	M. R. Buxton,	Nashua.
C. E. Trafton,	Portsmouth.	W. B. Fellows,	Tilton.
George S. Shute,	Exeter.	S. Richardson,	Claremont.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

M. R. Buxton,	Nashua.	A. J. Barrett,	Littleton.
F. G. Clarke,	Peterboro'.	Crawford, Tolles & Co.,	Somersworth.
Dewey, Peck & Co.,	Lebanon.		
D. J. Jones,	Manchester.	Alonzo Elliott & Co.,	Manchester.
J. L. Fleming,	Bennington.	George E. Stiles,	Brookline.
C. H. Haley,	Newmarket.	G. H. Everett,	Laconia.
E. A. Lane,	Pittsfield.	J. P. Huckins,	Plymouth.
J. C. Timson,	Claremont.	E. G. Leach,	Franklin.

Name.	Residence.	Name.	Residence.
A. S. Parshley,	Rochester.	Morrill & Danforth,	Concord.
John Pender,	Portsmouth.	Eliza A. Perkins,	Tilton.
Wm. B. Rotch,	Amherst.	Pierce & Rich,	East Jaffrey.
H. J. Taft,	Greenville.	C. B. Perry & Co.,	Keene.
B. K. Webber,	Hillsboro' Br.	G. M. Stevens & Son,	Lancaster.
F. M. Cilley,	Exeter.	Arthur L. Keyes,	Milford.
J. C. L. Wood,	Conway.	Wm. Woodbury,	Newport.

GUARDIAN ASSURANCE COMPANY.

Alonzo Elliott,	Manchester.	John Pender,	Portsmouth.
H. A. Redfield,	Dover.	John F. Stark,	Nashua.
G. H. Aldrich & Son,	Keene.	Beacham & Wentworth,	Rochester.
C. F. Parker,	Wolfeboro'.		
A. J. Barrett,	Littleton.	F. B. Osgood,	North Conway.
Fred A. Young,	Laconia.	T. C. Beattie,	Lancaster.
S. Richardson,	Claremont.	C. H. Pitman,	Farmington.
T. F. Johnson,	Colebrook.	F. H. Rollins,	Plymouth.

HARTFORD FIRE INSURANCE COMPANY.

Eastman & Merrill,	Concord.	H. A. Shute,	Exeter.
Sawyer & Mason,	Keene.	Edgerly & Sheehan,	Manchester.
McKean & Andrews,	Nashua.	John Sise & Co.,	Portsmouth.
H. C. Grime,	Dover.		

HOME INSURANCE COMPANY.

H. W. Bond,	Charlestown.	Eastman & Merrill,	Concord.
J. C. L. Wood,	Conway.	J. C. Timson,	Claremont.
J. H. Dudley,	Colebrook.	F. P. Shepard,	Dover.
S. G. Morse,	Exeter.	A. R. Evans,	Gorham.
J. C. Campbell,	Hillsborough.	G. H. Aldrich & Son,	Keene.
A. J. Barrett,	Littleton.	John Sise & Co.,	Portsmouth.
Alonzo Elliott,	Manchester.	A. A. Woolson,	Lisbon.
A. S. Parshley & Son,	Rochester.	John McCrillis,	Newport.

THE IMPERIAL INSURANCE COMPANY.

Eastman & Merrill,	Concord.	H. A. Redfield,	Dover.
C. D. Wheeler,	Exeter.	Sawyer & Mason,	Keene.
Jewett & Plummer,	Laconia.	John F. Chase,	Manchester.
Edgerly & Sheehan,	Manchester.	John F. Stark,	Nashua.

INSURANCE COMPANY OF NORTH AMERICA.

Name.	Residence.	Name.	Residence.
Herbert J. Jones,	Alton.	Dearborn & Chase,	Bristol.
Morrill & Danforth,	Concord.	H. W. Bond,	Charlestown.
T. F. Johnson,	Colebrook.	Crawford, Tolles & Co.,	Somersworth.
W. H. Belknap,	Exeter.	E. G. Leach,	Franklin Falls.
A. R. Evans,	Gorham.	W. H. Bean,	Henniker.
J. C. Campbell,	Hillsboro' Br.	N. A. Frost,	Hanover.
Louis G. Hoyt,	Kingston.	G. H. Aldrich & Son,	Keene.
T. E. Prescott,	Laconia.	J. C. Timson,	Claremont.
B. H. Corning,	Littleton.	Perkins & Whitcher,	Lisbon.
Dewey, Peck & Co.,	Lebanon.	T. C. Beattie,	Lancaster.
F. B. Osgood,	No. Conway.	John C. French,	Manchester.
John McCrillis,	Newport.	McKean & Andrews,	Nashua.
George F. Berry,	Pittsfield.	C. H. Haley,	Newmarket.
A. F. Howard,	Portsmouth.	W. N. Ilsley,	Portsmouth.
F. H. Rollins,	Plymouth.	Chester Abbott,	Woodsville.
S. W. Abbott,	Wolfeboro'.		
A. S. Parshley & Son,	Rochester.		

LANCASHIRE INSURANCE COMPANY.

G. H. Aldrich & Son,	Keene.	Morrill & Danforth,	Concord.
John Pender,	Portsmouth.	A. S. Parshley & Son,	Rochester.
T. E. Prescott,	Laconia.	B. H. Corning,	Littleton.
Alonzo Elliott,	Manchester.	G. M. Stevens & Son,	Lancaster.
Pike & Cheney,	Lebanon.	S. S. Parker,	Farmington.
J. C. L. Wood,	Conway.	Dearborn & Chase,	Bristol.
George S. Shute,	Exeter.	H. A. Redfield,	Dover.
E. G. Leach,	Franklin Falls.	E. A. Shute,	Exeter.
W. B. Fellows,	Tilton.		
A. J. Tuck,	Nashua.		

LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY.

Eastman & Merrill,	Concord.	E. A. Crawford,	Dover.
H. A. Shute,	Exeter.	C. B. Perry,	Keene.
Richardson & Goggin,	Manchester.	McKean & Andrews,	Nashua.
John Pender,	Portsmouth.		

LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

S. Richardson,	Claremont.	Morrill & Danforth,	Concord.
Crawford, Tolles & Co.,	Somersworth.	G. H. Aldrich & Son,	Keene.
Perkins & Whitcher,	Lisbon.	A. J. Barrett,	Littleton.

Name.	Residence.	Name.	Residence.
Richardson & Goggin,	Manchester.	Alonzo Elliott,	Manchester.
A. J. Tuck,	Nashua.	Woodbury & Pollard,	Newport.
John Sise & Co.,	Portsmouth.		
A. S. Parshley & Son,	Rochester.		

MANCHESTER FIRE ASSURANCE COMPANY.

Morrill & Danforth,	Concord.	F. N. Wheeler,	Berlin.
Dearborn & Chase,	Bristol.	H. A. Redfield,	Dover.
J. C. L. Wood,	Conway.	Everett B. Huse,	Enfield.
Pierce & Rich,	East Jaffrey.	S. G. Morse,	Exeter.
Crawford, Tolles & Co.,	Somersworth.	E. G. Leach,	Franklin.
		N. A. Frost,	Hanover.
G. H. Aldrich & Son,	Keene.	George W. Colby,	Goffstown.
A. R. Evans,	Gorham.	G. M. Stevens & Son,	Lancaster.
Dewey, Peck & Co.,	Lebanon.	J. H. Ballard,	Concord.
B. H. Corning,	Littleton.	T. E. Prescott,	Laconia.
A. A. Woolson,	Lisbon.	Alonzo Elliott,	Manchester.
George W. Weeks,	Manchester.	D. J. Jones,	Manchester.
John Dowst,	Manchester.	Arthur L. Keyes,	Milford.
Chandler & Taylor,	Nashua.	D. M. White,	Peterborough.
F. H. Rollins,	Plymouth.	John Pender,	Portsmouth.
J. G. Bartlett,	Suncook.	A. S. Parshley & Son,	Rochester.
Chester Abbott,	Woodsville.		
W. B. Fellows,	Tilton.	Gage, Buxton & Co.,	Penacook.
George E. Bales,	Wilton.	E. A. Perkins,	Tilton.
S. W. Abbott,	Wolfeboro'.	H. N. Gould,	Newton.
J. H. Beacham,	Wolfeboro'.		

MASSACHUSETTS MUTUAL FIRE INSURANCE COMPANY.

H. C. Grime,	Dover.	John Sise & Co.,	Portsmouth.
George C. Gordon,	Salem.	F. R. Drake,	No. Hampton.
C. H. Haley,	Newmarket.	Bartlett & Shepard,	Derry.
C. F. Parker,	Wolfeboro'.	W. H. Belknap.	Exeter.
H. J. Jones,	Alton.	J. T. Bartlett,	Raymond.
A. E. Cotton,	Northwood.	James M. Gage,	Milton.
C. H. Pitman,	Farmington.	N. A. Frost,	Hanover.
G. P. Bickford,	Berlin.	George E. Bales,	Wilton.
A. I. Foster & Co.,	Concord.	J. H. Ballard,	Concord.
Herbert W. Bond,	Charlestown.	M. D. Taylor,	Nashua.
J. B. Parker,	Nashua.	C. J. Smith,	Mont Vernon.
Dewey, Peck & Co.,	Lebanon.	G. M. Stevens & Son,	Lancaster.
George T. Stockwell,	Claremont.	Richardson & Goggin,	Manchester.
A. R. Evans,	Gorham.		
Sumner Marvin,	Franklin.		

Name.	Residence.	Name.	Residence.
Dearborn & Chase,	Bristol.	Moses A. Ferrin,	Plymouth.
A. S. Parshley & Son,	Rochester.	Sawyer & Mason,	Keene.
T. E. Prescott,	Laconia.	C. J. Kelsea,	Lisbon.

MERCANTILE FIRE & MARINE INSURANCE COMPANY.

A. I. Foster & Co.,	Concord.	S. Richardson,	Claremont.
F. J. Shepard,	Dover.	George F. Ball,	Keene.
Charles C. Hayes,	Manchester.	J. B. Parker,	Nashua.
Samuel Dodge,	Portsmouth.		

THE MERCHANTS' INSURANCE COMPANY.

Jackman & Lang,	Concord.	Richardson & Goggin,	Manchester.
Charles E. Trafton,	Portsmouth.		

MERCHANTS & FARMERS' MUTUAL INSURANCE COMPANY.

F. E. Barnard,	Franklin.	Dewey, Peck & Co.,	Lebanon.
N. A. Frost,	Hanover.	Edward A. Lane,	Pittsfield.
R. B. Hatch,	Peterborough.	McKean & Andrews,	Nashua.
C. B. Perry,	Keene.	F. S. Pierce,	East Jaffrey.
T. E. Prescott,	Laconia.	Richardson & Goggin,	Manchester.
F. P. Shepard,	Dover.		
J. C. Timson,	Claremont.		

NATIONAL FIRE INSURANCE COMPANY.

S. Richardson,	Claremont.	T. F. Johnson,	Colebrook.
Morrill & Danforth,	Concord.	Crawford, Tolles & Co.,	Somersworth.
Henry A. Shute,	Exeter.	George R. Stone,	Franklin.
George A. Brown,	Keene.	T. E. Prescott,	Laconia.
S. C. Clark,	Lakeport.	G. M. Stevens & Son,	Lancaster.
B. H. Corning,	Littleton.	Chester Abbott,	Woodsville.
John F. Stark,	Nashua.	Alonzo Elliott,	Manchester.
George F. Berry,	Pittsfield.	F. G. Clarke,	Peterborough.
A. S. Parshley & Son,	Rochester.	John Sise & Co.,	Portsmouth.
R. S. Perkins,	Tilton.		

NIAGARA FIRE INSURANCE COMPANY.

H. J. Jones,	Alton.	A. I. Foster & Co.,	Concord.
J. C. Timson,	Claremont.	Crawford, Tolles & Co.,	Somersworth.
Bartlett & Shepard,	Derry.	E. G. Leach,	Franklin.
G. M. Stevens & Son,	Lancaster.		

Name.	Residence.	Name.	Residence.
T. E. Prescott,	Laconia.	G. H. Aldrich & Son,	Keene.
Richardson & Goggin,	Manchester.	E. P. Richardson,	Manchester.
John Pender,	Portsmouth.	Arthur L. Keyes,	Milford.
J. G. Bartlett,	Suncook.	A. J. Tuck,	Nashua.
Carl Roth,	Manchester.	A. S. Parshley & Son,	Rochester.
S. B. Stearns,	Manchester.	George W. Colby,	Goffstown.
John H. Beacham,	Wolfeboro'.	John Dowst,	Manchester.

NORTH BRITISH & MERCANTILE INSURANCE COMPANY.

J. C. Timson,	Claremont.	A. I. Foster & Co.,	Concord.
H. A. Redfield,	Dover.	Henry A. Shute,	Exeter.
Sawyer & Mason,	Keene.	Fred A. Young,	Laconia.
G. M. Stevens & Son,	Lancaster.	A. J. Barrett,	Littleton.
Richardson & Goggin,	Manchester.	John F. Stark,	Nashua.
C. A. Hazlitt,	Portsmouth.	Beacham & Wentworth,	Rochester.

NORTHERN ASSURANCE COMPANY.

Morrill & Danforth,	Concord.	H. A. Redfield,	Dover.
Rufus E. Bean,	Franklin Falls.	George H. Everett,	Laconia.
Wm. G. Everett,	Manchester.	George A. Brown,	Keene.
Pike & Cheney,	Lebanon.	Alonzo Elliott,	Manchester.
M. R. Buxton,	Nashua.	John Pender,	Portsmouth.
Edwin A. Smith,	Manchester.	Beacham & Wentworth,	Rochester.
R. H. Scott,	Manchester.		

NORWICH UNION FIRE INSURANCE SOCIETY.

Jackman & Lang,	Concord.	M. R. Buxton,	Nashua.
Alonzo Elliott,	Manchester.	D. J. Jones,	Manchester.
Sawyer & Mason,	Keene.	W. L. Prescott,	Laconia.
H. C. Grime,	Dover.	Woodbury & Pollard,	Newport.

ORIENT INSURANCE COMPANY.

F. N. Wheeler,	Berlin.	Geo. T. Stockwell,	Claremont.
Jackman & Lang,	Concord.	W. M. Knowlton,	Milford.
B. H. Corning,	Littleton.	G. M. Stevens & Son,	Lancaster.
Charles D. Wheeler,	Exeter.	H. C. Grime,	Dover.
J. H. Beacham & Son,	Somersworth.	Thomas Wight,	Gorham.
W. L. Prescott,	Laconia.	George F. Ball,	Keene.

Name.	Residence.	Name.	Residence.
John McCrillis,	Newport.	Alonzo Elliott,	Manchester.
W. N. Ilsley,	Portsmouth.	A. J. Tuck,	Nashua.
R. B. Hatch,	Peterborough.		

PALATINE INSURANCE COMPANY.

J. H. Ballard,	Concord.	Chas. D. Wheeler,	Exeter.
George W. Colby,	Goffstown.	Richardson & Goggin,	Manchester.
John Sise & Co.,	Portsmouth.		

PENNSYLVANIA FIRE INSURANCE COMPANY.

B. H. Corning,	Littleton.	Edgerly & Sheehan,	Manchester.
Geo. H. Everett,	Laconia.	Wm. G. Everett,	Manchester.
McKean & Andrews,	Nashua.	Morrill & Danforth,	Concord.
Perkins & Whitcher,	Lisbon.	Sawyer & Mason,	Keene.
John Sise & Co.,	Portsmouth.	G. M. Stevens & Son,	Lancaster.

PHENIX INSURANCE COMPANY (NEW YORK).

E. W. Baker,	Antrim.	Eastman & Merrill,	Concord.
T. F. Johnson,	Colebrook.	H. A. Redfield,	Dover.
Frank M. Cilley,	Exeter.	C. H. Pitman,	Farmington.
J. H. Beacham & Son,	Somersworth.	H. C. Aldrich,	Keene.
T. C. Beattie,	Lancaster.	T. E. Prescott,	Laconia.
A. J. Barrett,	Littleton.	John C. French,	Manchester.
A. J. Tuck,	Nashua.	R. B. Hatch,	Peterboro'.
F. H. Rollins,	Plymouth.	John Sise & Co.,	Portsmouth.
F. P. Wentworth,	Rochester.	S. W. Abbott,	Wolfeboro'.

PHŒNIX ASSURANCE COMPANY.

Jackman & Lang,	Concord.	H. A. Redfield,	Dover.
Rufus E. Bean,	Franklin Falls.	C. B. Perry,	Keene.
T. E. Prescott,	Laconia.	Edgerly & Sheehan,	Manchester.
Richardson & Goggin,	Manchester.	A. J. Tuck,	Nashua.
John Pender,	Portsmouth.	A. S. Parshley & Son,	Rochester.

PHŒNIX INSURANCE COMPANY (HARTFORD).

A. I. Foster & Co.,	Concord.	H. C. Grime,	Dover.
W. H. Belknap,	Exeter.	F. E. Barnard,	Franklin.
J. C. Campbell,	Hillsboro' Br.	G. H. Aldrich & Son,	Keene.
B. H. Corning,	Littleton.	Dewey, Peck & Co.,	Lebanon.
F. G. Clarke,	Peterboro'.	Clough & Twombly,	Manchester.
T. E. Prescott,	Laconia.	Arthur L. Keyes,	Milford.

Name.	Residence.	Name.	Residence.
A. S. Parshley & Son,	Rochester.	McKean & Andrews,	Nashua.
Henry Lyman,	Winchester.	W. N. Ilsley,	Portsmouth.
S. B. Richardson,	Claremont.	Emily A. Perkins,	Tilton.
Geo. F. Smith,	Woodsville.	F. H. Rollins,	Plymouth.
J. C. L. Wood,	Conway.	Harley B. Roby,	Concord.

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY.

Alonzo Elliott,	Manchester.	A. I. Foster & Co.,	Concord.
John Pender,	Portsmouth.	Crawford, Tolles & Co.,	Somersworth.
C. B. Perry,	Keene.		
Fred A. Young,	Laconia.		

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Eastman & Merrill,	Concord.	H. C. Grime,	Dover.
S. W. Holman,	Hillsboro' Br.	John Pender,	Portsmouth.
M. R. Buxton,	Nashua.	Stark & Blanchet,	Manchester.
A. S. Parshley & Son,	Rochester.		

QUEEN INSURANCE COMPANY OF AMERICA.

Morrill & Danforth,	Concord.	F. M. Cilley,	Exeter.
E. G. Leach,	Franklin.	C. H. Pitman,	Farmington.
H. C. Aldrich,	Keene.	T. E. Prescott,	Laconia.
B. H. Corning,	Littleton.	John C. French,	Manchester.
Arthur L. Keyes,	Milford.	John Sise & Co.,	Portsmouth.
F. G. Clarke,	Peterboro'.	Geo. F. Berry,	Pittsfield.
A. S. Parshley & Son,	Rochester.	Emily A. Perkins,	Tilton.
S. W. Abbott,	Wolfeboro'.	Crawford, Tolles & Co.,	Somersworth.
John H. Beacham,	Wolfeboro'.		

ROYAL INSURANCE COMPANY.

Morrill & Danforth,	Concord.	F. E. Barnard,	Franklin.
F. G. Clarke,	Peterboro'.	B. H. Corning,	Littleton.
Edgerly & Sheehan,	Manchester.	G. H. Everett,	Laconia.
Wm. G. Everett,	Manchester.	McKean & Andrews,	Nashua.
R. S. Perkins,	Lisbon.	Sawyer & Mason,	Keene.
John Sise & Co.,	Portsmouth.	G. M. Stevens & Son,	Lancaster.

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Morrill & Danforth,	Concord.	H. A. Redfield,	Dover.
H. C. Aldrich,	Keene.	Richardson & Goggin,	Manchester.
A. J. Tuck,	Nashua.	John Pender,	Portsmouth.

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Name.	Residence.	Name.	Residence.
Crawford Tolles & Co.,	Somersworth.	Dewey, Peck & Co.,	Lebanon.
McKean & Andrews,	Nashua.	Clarence M. Stanley,	Salem.
S. Richardson,	Claremont.	Jackman & Lang,	Concord.
H. C. Aldrich,	Keene.	Beacham & Wentworth,	Rochester.
W. N. Ilsley,	Portsmouth.	Geo. F. Smith,	Woodsville.
F. M. Cilley,	Exeter.	Jewett & Plummer,	Laconia.
Edgerly & Sheehan,	Manchester.	T. C. Beattie,	Lancaster.

SUN INSURANCE OFFICE.

E. S. Barnes,	Claremont.	Jackman & Lang,	Concord.
Bartlett & Shepard,	Derry Depot.	F. P. Shepard,	Dover.
F. M. Cilley,	Exeter.	Crawford, Tolles & Co.,	Somersworth.
Pike & Bean,	Franklin Falls.	A. R. Evans,	Gorham.
E. J. Temple,	Hinsdale.	Sawyer & Mason,	Keene.
Harry M. Cheney,	Lebanon.	T. E. Prescott,	Laconia.
A. J. Lane,	Manchester.	Edgerly & Sheehan,	Manchester.
Arthur L. Keyes,	Milford.	F. B. Osgood,	No. Conway.
M. R. Buxton,	Nashua.	Gage, Buxton & Co.,	Penacook.
John Pender,	Portsmouth.		
A. S. Parshley & Son,	Rochester.		

TRADERS AND MECHANICS' INSURANCE COMPANY.

J. H. Ballard,	Concord.	Geo. E. Bales,	Wilton.
T. C. Beattie,	Lancaster.	J. G. Bellows,	Walpole.
A. J. Tuck,	Nashua.	Dewey, Peck & Co.,	Lebanon.
Alonzo Elliott,	Manchester.	J. L. Fleming,	Bennington.
H. N. Gould,	Newton.	E. G. Leach,	Franklin Falls.
T. E. Prescott,	Laconia.	S. G. Morse,	Exeter.
J. P. Nutter,	Pittsfield.	S. Richardson,	Claremont.
F. H. Rollins,	Plymouth.	F. P. Shepard,	Dover.
H. J. Taft,	Greenville.	F. M. Woodbury,	Pelham.
C. B. Perry,	Keene.	R. B. Hatch,	Peterboro'.
F. H. Nourse,	Lancaster.	Jno. A. Brown,	Exeter.
George Kent,	Lancaster.		

UNITED STATES FIRE INSURANCE COMPANY.

Eastman & Merrill,	Concord.	F. F. Fernald,	Dover.
F. E. Barnard,	Franklin.	Fred A. Young,	Laconia.
Chas. C. Hayes,	Manchester.	James F. Whitney,	Nashua.

WESTERN ASSURANCE COMPANY.

Name.	Residence.	Name.	Residence.
A. I. Foster & Co.,	Concord.	F. P. Shepard,	Dover.
L. Wellington,	Keene.	Richardson & Goggin,	Manchester.
W. H. Moison,	Manchester.	A. J. Tuck,	Nashua.
C. E. Trafton,	Portsmouth.	Sumner Marvin,	Franklin.
Fred A. Young,	Laconia.		

DIRECTORY OF AGENTS

OF

FIDELITY AND CASUALTY COMPANIES.

AGENTS OF FIDELITY AND CASUALTY COMPANIES.

AMERICAN SURETY COMPANY.

Name.	Residence.	Name.	Residence.
Eastman & Merrill,	Concord.	Chas. H. Knight,	Exeter.
F. C. Faulkner,	Keene.	S. S. Jewett,	Laconia.
Will P. Buckley,	Lancaster.	Isaac L. Heath,	Manchester.
Geo. B. French,	Nashua.	Calvin Page,	Portsmouth.
Leslie P. Snow,	Rochester.	Sidney P. Smith,	Somersworth.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

F. M. Cilley,	Exeter.	John J. Dillon,	Manchester.
Walter M. Morgan,	Manchester.	H. C. Grime,	Dover.
T. E. Prescott,	Laconia.	T. P. W. Rogers,	Manchester.
J. C. Timson,	Claremont.	E. J. Mountain,	Manchester.

FIDELITY AND CASUALTY COMPANY.

G. H. Aldrich & Son,	Keene.	A. J. Barrett,	Littleton.
T. C. Beattie,	Lancaster.	H. W. Bond,	Charlestown.
Crawford, Tolles & Co.,	Somersworth.	Dewey, Peck & Co.,	Lebanon.
		H. A. Messenger,	Portland, Me.
Walter Drew,	Colebrook.	J. L. Farwell, Jr.,	Claremont.
A. I. Foster,	Concord.	B. S. Hayward,	Milan.
Arthur L. Keyes,	Milford.	E. G. Leach,	Franklin Falls.
A. S. Parshley,	Rochester.	F. T. Pollard,	Newport.
Geo. W. Quimby,	Lisbon.	H. A. Redfield,	Dover.
S. Richardson,	Claremont.	Fred J. Rider,	Manchester.
J. A. Sheehan,	Manchester.	R. W. Welch,	Manchester.
Sawyer & Mason,	Keene.	F. P. Shepard,	Dover.
Robert Scott,	Exeter.	S. C. Smith,	Hanover.
E. J. Temple,	Hinsdale.	Wight & Wheeler,	Berlin.
J. H. Willoughby,	Nashua.	Fred A. Young,	Laconia.

GUARANTEE COMPANY OF NORTH AMERICA.

Morrill & Danforth,	Concord.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Name.	Residence.
Wm. H. Allen,	Boston, Mass.
Henry A. Frye,	Boston, Mass.
Geo. H. Brown,	Boston, Mass.
G. H. Aldrich & Son,	Keene.

LONDON GUARANTEE AND ACCIDENT COMPANY.

G. H. Aldrich & Son,	Keene.
Morrill & Danforth,	Concord.
James B. Crowley,	Nashua.
A. S. Parshley,	Rochester.
F. E. Holt,	Berlin.
Clarence E. French,	Manchester.
John Pender,	Portsmouth.
M. R. Buxton,	Nashua.
W. L. Prescott,	Laconia.
Bert L. Pike,	Berlin.
C. A. Parshley,	Rochester.

LLOYDS PLATE GLASS INSURANCE COMPANY.

G. H. Aldrich & Son,	Keene.
F. M. Cilley,	Exeter.
J. H. Dudley,	Colebrook.
Alonzo Elliott,	Manchester.
McKean & Andrews,	Nashua.
John Pender,	Portsmouth.
J. C. Timson,	Claremont.
F. N. Wheeler,	Berlin.
T. C. Beattie,	Lancaster.
Crawford, Tolles & Co.,	Somersworth.
Eastman & Merrill,	Concord.
D. J. Jones,	Manchester.
T. E. Prescott,	Laconia.
F. P. Shepard,	Dover.
F. P. Wentworth,	Rochester.

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

C. S. Aldrich,	Colebrook.
Harry B. Brown,	Concord.
John F. Chase,	Manchester.
D. C. Gould,	Manchester.
T. P. W. Rogers,	Manchester.
John E. Davis,	Warren.
D. W. Goodnow,	Keene.
Wm. C. Hartwood,	Dover.
M. F. Libbey,	Whitefield.
C. B. Perry,	Keene.
M. A. Taylor,	Nashua.
F. L. Whitcomb,	Concord.
F. P. Wentworth,	Rochester.
F. M. Cilley,	Exeter.
John McCrillis,	Newport.
R. A. Burgess,	Franklin.
C. S. Buswell,	Littleton.
L. H. Carpenter,	Manchester.
F. H. Puffer,	Manchester.
Geo. L. Stearns,	Manchester.
Moses A. Ferrin,	Plymouth.
R. B. Hatch,	Peterboro'.
F. C. Hayes,	Farmington.
L. L. Moore,	Dover.
C. H. Shorey,	Gorham.
Fred A. Young,	Laconia.
Albert L. Paul,	Newport.
H. O. Morey,	Manchester.
Thos. H. Clarkson,	Nashua.

CHARLES H. WHITCOMB, General Agent, Manchester.

TRAVELERS' INSURANCE COMPANY.

Name.	Residence.
G. H. Aldrich & Son,	Keene.
A. J. Barrett,	Littleton.
Crawford, Tolles & Co.,	Somersworth.
Geo. H. Everett,	Laconia.
Eastman & Merrill,	Concord.
A. C. Haines,	Newmarket.
McKean & Andrews,	Nashua.
John Pender,	Portsmouth.
G. M. Stevens & Son,	Lancaster.
C. E. Trafton,	Portsmouth.
W. V. Ashley,	Bath.
C. L. Gilmore,	Concord.
G. B. Prescott,	Dover.
Phillips White, Jr.,	Exeter.
T. Adams,	Gorham.
W. M. Kimball,	Keene.
L. E. Hayward,	Lakeport.
H. W. Waldron,	Lancaster.
F. E. Wadleigh,	Littleton.
H. L. Sanderson,	Nashua.
J. L. Gibson,	No. Conway.
F. K. Longley,	Peterboro'.
E. L. Goodwin,	Plymouth.
C. W. Adams,	Tilton.
A. F. Stoughton,	Whitefield.
V. R. Holmes,	Fabyans.
James M. Lavin,	Berlin.
Arthur W. Browne,	Berlin Mills.
G. M. Soule,	Groveton.
Geo. F. Hill,	Dover.
I. W. Springfield,	Wolfeboro.
Sumner Wallace,	Rochester.
F. J. Boyden,	Dover.
James E. Adams,	Manchester.
Benj. F. Boody,	Redstone.
John B. Hart,	Milton.
F. H. Thayer,	Milton.
A. R. Evans,	Gorham.
R. H. Cheney,	Manchester.
Chester Abbott,	Woodsville.
E. S. Barnes,	Claremont.
Alonzo Elliott,	Manchester.
Wm. G. Everett,	Manchester.
E. A. Smith,	Manchester.
Joseph P. Morse,	Portsmouth.
Pike & Cheney,	Lebanon.
Rufus E. Bean,	Franklin.
C. N. White,	Whitefield.
E. W. Abbe,	Nashua.
A. K. Cole,	Berlin Falls.
J. E. Sullivan,	Colebrook.
S. H. Bell,	Dover.
S. F. Gallagher,	Fabyans.
J. D. Barber,	Haverhill.
E. S. Cook,	Laconia.
J. C. Eastman,	Lancaster.
B. M. Reynolds,	Lebanon.
C. S. Stevens,	Manchester.
Nellie B. Wheelock,	Nashua.
G. E. Twohey,	No. Stratford.
T. C. Crowley,	Portsmouth.
N. T. Kimball,	Rochester.
E. J. Ross,	Whitefield.
F. W. Baird,	Woodsville.
Geo. S. Payne,	Livermore.
Scott J. Mason,	Berlin.
Elihu Libby,	Gorham.
F. T. Sawyer,	Groveton.
W. B. Burlingame,	Exeter.
E. A. Stevens,	Salmon Falls.
W. B. Hawkesworth,	Wolfeboro.
D. M. Norwell,	Exeter.
G. K. Howard,	Bartlett.
Geo. L. Drake,	E. Manchester.
F. E. Norton,	Milton.
J. C. Campbell,	Hillsboro' Br.
F. M. Hughes,	Ashland.
F. N. Cheney,	Manchester.

UNION CASUALTY AND SURETY COMPANY.

Morrill & Danforth,	Concord.
John Rolley,	Laconia.
Geo. F. Ball,	Keene.

DIRECTORY OF AGENTS

OF

LIFE INSURANCE COMPANIES.

AGENTS OF LIFE INSURANCE COMPANIES.

ÆTNA LIFE INSURANCE COMPANY.

Name.	Residence.	Name.	Residence.
J. G. Lane,	Manchester.	A. G. Monette,	Manchester.
J. F. Whitney,	Nashua.	F. E. Barnard,	Franklin.
Amos P. Wilson,	Manchester.	C. J. Hadley,	Manchester.
F. C. Calley,	Plymouth.	Geo. A. Brown,	Keene.
N. A. Frost,	Hanover.	C. N. White,	Whitefield.
John H. Hill,	Concord.	J. G. Atherton,	Exeter.
Chas. E. Staniels,	Concord.	W. A. Bickford,	Gonic.
W. H. Goggin,	Manchester.	Carmi A. Norton,	Derry Depot.
A. I. Foster,	Concord.	Clarence E. French,	Manchester.

CHARLES S. PARKER, General Agent, Concord, N. H.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

E. Scott Owen,	Portsmouth.	George P. Dustan,	Peterboro'.
C. S. Buswell,	Littleton.	D. E. Howard,	Concord.
E. S. Grogan,	E. Rochester.		

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Ezra B. Pike,	Concord.	F. L. Kimball,	Nashua.
Carl E. Knight,	Milford.	F. S. Pierce,	E. Jaffrey.
George E. Stevens,	Lancaster.	W. J. Randolph,	Plymouth.
R. T. Bartlett,	Woodsville.		

CHARLES E. STANIELS, General Agent, Concord, N. H.

EQUITABLE LIFE ASSURANCE SOCIETY.

C. S. Aldrich,	Colebrook.	Cyril Brooks,	Berlin Falls.
F. M. Cilley,	Exeter.	Moses A. Ferrin,	Plymouth.
George W. Harris,	Nashua.	R. W. Pillsbury,	Manchester.
F. H. Puffer,	Manchester.	T. P. W. Rogers,	Manchester.
John Pender,	Portsmouth.	Charles H. Shorey,	Gorham.
Albert F. Trow,	Manchester.	S. B. Stearns,	Manchester.
Thomas F. Emery,	Auburn.	Henry A. Cutter,	Nashua.
Mary E. Eastman,	N. Conway.		

CHARLES H. WHITCOMB, General Agent, Manchester, N. H.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Name.	Residence.	Name.	Residence.
John W. Jewell,	Dover.	Louise H. Dame,	Newport.
Solon A. Carter,	Concord.	A. W. Baker,	Lebanon.
J. C. Campbell,	Hillsboro' Br.	Edwin A. Jones,	New London.
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S. L. Thompson,	Concord.		

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NEW HAMPSHIRE AGRICULTURE.

TWENTY-THIRD

ANNUAL REPORT

OF THE

BOARD OF AGRICULTURE

FROM

NOVEMBER 1, 1893, TO NOVEMBER 1, 1894.

By N. J. BACHELDER, Secretary.

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1895.

BOARD OF AGRICULTURE.

ORGANIZED AUGUST 23, 1870.

MEMBERS.

HIS EXCELLENCY CHARLES A. BUSIEL.

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JASON S. PERRY	Rindge.
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BELA GRAVES	Unity.
JOSEPH D. HOWE	Lancaster.
GEORGE H. WADLEIGH	Tilton.

N. J. BACHELDER, *Secretary*.

GENERAL REPORT.

State of New Hampshire.
Office of Board of Agriculture.
Concord, November 1, 1894.

To His Excellency the Governor:

The twenty-third annual report of the State Board of Agriculture from November 1, 1893, to November 1, 1894, is herewith submitted.

The general condition of New Hampshire agriculture has experienced no marked changes during the year. While many business enterprises have been more or less depressed the productions of the farm have suffered little, either in volume or prices. The work of the Board has progressed along the lines specified by the Public Statutes and under the following divisions:

FERTILIZER INSPECTION.

The Public Statutes confer upon the Board authority in licensing and regulating the sale of commercial fertilizers in the state, and during the year seventeen companies have been granted licenses by the state treasurer upon the approval of the State Board of Agriculture. One hundred and eighty-three samples of commercial fertilizers have been collected of agents in various sections of the state, representing fifty-four brands, and submitted to the New Hampshire College of Agriculture and Mechanic Arts for analysis. The result of these analyses will be found in this report.

The method of collecting samples of fertilizers of selling agents and making an analysis of the mixture composed of the different samples of the same brand seems to meet the requirements of the law and afford ample protection.

ABANDONED FARMS AND SUMMER RESORTS.

The previous efforts of the Board in securing the re-occupancy of abandoned farms, and otherwise promoting the interests of the rural sections of the state have been continued during the year, in accordance with legislative enactment. On January 1, 1890, when this duty was conferred upon the Board, the selectmen of the towns reported 1,342 abandoned farms in the state, with vacant buildings suitable for occupancy. During the past year the selectmen were requested to make a canvass of this class of farms, and reported 750, a reduction of nearly fifty per cent. since the inauguration of this movement. Early in the season a pamphlet was prepared entitled "New Hampshire Farms for Summer Homes," containing a descriptive list of vacant farms, and three thousand copies have been printed, and nearly all distributed in reply to letters of inquiry.

These letters of inquiry, which are received by every mail, come mainly from residents of cities, desiring farms for permanent country homes or summer residences. In accordance with instruction from the previous legislature, 14,000 copies of "Gems of the Granite State" have been distributed outside New Hampshire as an advertising medium. While it is impossible to ascertain the exact return from this means of advertising the grand natural scenery of our state, sufficient information is received to indicate that it has been a judicious expenditure. A revised edition is now in preparation for distribution in western and southern cities. The sum expended in this work is insignificant compared with the vast interests involved in the movement, and it devolves upon the legislature to determine the extent to which this enterprise shall be carried. Copies of both pamphlets issued accompany this report.

AGRICULTURAL SOCIETIES.

The Public Statutes require the Board to encourage the formation of farmers' clubs, agricultural and horticultural societies, and kindred institutions, and in accordance therewith action has been taken. The grand farmers' organization, the Grange of the Patrons of Husbandry, has been recognized and the organization of new granges encouraged. Its membership and influence are constantly increasing, and securing for the farmers an honorable position in our state. The New Hampshire Horticultural Society and New Hampshire Poultry Association have come into existence during the year, and each hold excellent annual exhibitions.

The Granite State Dairymen's Association is in prosperous condition, and stimulating the dairy industry in a remarkable degree.

The various fair associations have been accorded their usual degree of success and have been increased by the formation of several new associations. Reports of several societies herein mentioned are incorporated in this report as by law prescribed.

THE OLEOMARGARINE LAW.

The somewhat famous law of New Hampshire requiring all imitation dairy products to be colored pink, has stood the test of the courts and been adopted by several other states. Its enforcement was taken up by the Board in 1887, when a large number of dealers were openly selling in violation of the law. Several prosecutions have been made by the Board and at the present time its sale in the state is mainly confined to supplying lumber camps in the northern section of New Hampshire, and this will soon be suppressed. The law enacted by the legislature of 1893, making the soliciting of orders for imitation butter as illegal as its direct sale, was a wholesome provision and makes it possible to restrict the sale of those fraudulent substances that depend upon deception for sale and consumption. The Board recognizes the benefits derived by producers and would-be consumers of honest dairy products from the law, and expects to continue active in its enforcement.

FARMERS' INSTITUTES AND PUBLIC MEETINGS.

The demand upon the Board for farmers' institutes is annually increasing, and the instruction imparted through this means has been of a practical nature. The Board received requests during the year from forty seven towns, extended through boards of trade, granges, and farmers' clubs, for farmers' institutes, and arrangements were made for twenty-four institutes in the following towns: Carroll, Whitefield, Jackson, Freedom, Sunapee, Lempster, Sutton, Newbury, Lebanon, Wentworth, Gilford, Alton, South Newmarket, Newington, Barrington, Strafford, Hancock, New Boston, Sandwich, Tamworth, Lancaster, Jefferson, Bath, and Rumney.

Three sessions were generally held in each place, and were accorded an average attendance of about one hundred people. The subjects discussed were those relating to practical farm management, and included dairying, fruit growing, poultry culture, stock feeding, horse breeding, sheep husbandry, market gardening, field crops, and forestry. Attention was also given to the subject of good roads, the summer boarding industry, and farm sanitation. The farmers' institutes held by the boards of agriculture in all the New England and Middle states are recently receiving renewed support, and in the opinion of the board much practical benefit will accrue to the agricultural interests of this state through an extension of this farm institute work.

The public winter meeting of the Board was held at Keene with a good attendance. The speakers included eminent specialists upon cereal production, forestry, poultry culture, fruit growing, and farmers' organization.

The summer field meeting was held at the Weirs, with an attendance of about one thousand people. Among the speakers were Hon. Joseph B. Walker, of Concord, Prof. G. H. Whitcher, of Durham, Hon. Irving A. Watson, of Concord, Prof. John D. Quackenbos, of New York, Hon. J. H. Brigham, of Ohio, Hon. Alpha Messer, of Vermont, Prof. J. W. Sanborn, of Gilmanton, Abel F. Stevens, of Wellesley, Mass., and Mrs. Alonzo Towle, of Freedom.

The principal addresses delivered at these meetings will be found in this report.

EXPENSES.

The expenses of the State Board of Agriculture from November 1, 1893 to November 1, 1894, aside from salary of secretary and printing, have been, including expenses of enforcing oleomargarine law, fertilizer inspection, twenty-four farmers' institutes, one public winter meeting, one summer field meeting, expenses of members of the board, and expenses of the secretary, $1,911.22.

CONCLUSION.

The Board of Agriculture is of the opinion that the condition of New Hampshire agriculture is no longer on the retrograde, while on the contrary it entertains the belief that various agencies are exerting an influence in a quiet manner in elevating its standard. The farmers of the state are becoming more interested in agricultural investigation, more active in the study of public questions, and are beginning to exert an influence in public affairs that was but recently unknown. They are surely becoming qualified to enter into intelligent discussion of those subjects in which they have a special interest, including public highways, taxation laws, and questions of finance. Recognizing this fact the Board of Agriculture is of the opinion that the time is not far distant when they will assume a more prominent position in the management of public affairs than has been previously occupied by the agricultural people.

Respectfully submitted,

N. J. BACHELDER,

Secretary.

PUBLIC WINTER MEETING

OF THE

STATE BOARD OF AGRICULTURE.

AT KEENE,

December 26 and 27, 1893.

PUBLIC WINTER MEETING OF THE BOARD AT KEENE.

The public winter meeting of the State Board of Agriculture was held at City Hall, Keene, December 26 and 27, in connection with the annual meeting of the Granite State Dairymen's Association on the following day.

The meeting opened on the afternoon of the 26th with the following members of the Board in attendance: Hon. Moses Humphrey, Concord; Hon. John D. Lyman, Exeter; Alonzo Towle, M. D., Freedom; Jason S. Perry, Rindge; George W. Mann, Benton; James M. Hayes, Dover; Bela Graves, Unity, and Joseph D. Howe, Lancaster. President Humphrey presided and there was a fair attendance of farmers from various sections of the State and especially from Cheshire county. Hon. F. C. Faulkner, mayor of Keene, delivered an address of welcome, which was responded to by President Humphrey in behalf of the Board. The subject announced for the afternoon was "Corn Growing," and the discussion of the subject was opened by Alonzo Towle, M. D., in the following address:

CORN GROWING.

BY ALONZO TOWLE, M. D.

Mr. President and Gentlemen:

It is the nature of American people and the special delight of New Hampshire audiences to be fed on something new. The stimulating atmosphere of our climate contributes to activity and unrest, and the ideas of to-day are only satisfactory for the time and to-morrow we are reaching out for something in the line of progress. Imagine my feelings as I am called upon to treat your mental appetites to something new upon a subject as old as the history of our land and as familiar to every one as the grains of sand. The task is arduous, but one thing is in my favor: when new ideas take possession of the mind the old for the time must lie dormant, and hence to repeat is only to reproduce and refreshen the mind with ideas previously advanced. Claiming this right if I shall draw from the sayings of those who have clothed our ideas with words more vivid than any language of my own, I ought not to be accused of criminality.

The cultivation of corn is distinctly American. Archæologists now admit that it was known and used by the Mound Builders of the Mississippi valley. It became the food of the Cliff Dwellers of Utah and Colorado. It was here when Columbus came. We succeeded to it as to an inheritance preserved for us by Time himself. It was food for the Pilgrims, and for a long time it stood between them and utter extermination. It was faithful to them even to death. Its culture has overspread the continent from Columbia to Cape Cod—from Lake Superior to Florida. It is the most wealth-producing staple of our whole land. On ten thousand hills—in ten thousand valleys—its blades flash in the morning sunshine, bringing forth bread for the nation—for all the old and for all the young and for the young and old of other lands beside.

Some ingenious calculator has estimated that a single year's crop of America's corn, allowing forty bushels for a load, would make a road of wagons forty-four abreast from New York to San Francisco, and if this amount was loaded in five hundred-bushel lots in freight cars the train would reach from the West to New York, across the Atlantic ocean, across Europe, and nearly to the Pacific shores of Asia. We get more out of our cornfields every year than we do out of our gold, silver, and lead mines. Our corn receipts are greater than all the dividends of our railroad stocks—more than all the dividends of our national banks. The decorative qualities of its sheaves and grain have long been recognized, and are still held in high esteem, as recently manifested in this Columbian year. It is the pride of the nation, and should be the pride of every New Hampshire farmer—not alone for its beauty, but utility combined. It is the most important tillage crop adapted to stock feeding grown in New England. Except the impracticable root crop it is the most *digestible* of stock food. Of all available crops it yields the *greatest amount* of dry matter to the acre. And when intelligence is exercised in its cultivation, when intelligent machinery has supplanted manual labor, it is the *cheapest* of all tillage crops. All these virtues we can ascribe, and this, too, without special study being given to the plant. What, then, of its possibilities?

Born of American soil, I need not mention the American's appreciation, only to say that of the two billion bushels annually produced, ninety-six per cent. is required for home consumption. What will be the demand when European nations have become acquainted with it, and recognize its worth in the diet of mankind? It is said, pluck the ears when full in milk, allow the stock to remain, and it becomes a receptacle for storing up sugar to an extent greater than any other plant or vegetable known. Should this be confirmed, another incentive for its culture will have been added.

How much may be accomplished toward increasing the value of the plant by establishing a specie according to the so-called lines of scientific breeding where two ears will appear for every one now—how much may be accomplished by intensifying those qualities which are desirable and breeding out those qualities undesirable—how much the texture, the flavor, the nutritive value, may be improved by higher culture, guided by specific knowledge, time alone will determine. Only this we know, perfection is only found in Divinity.

New Hampshire may feel proud that she yields an annual production of a million bushels, but her pride should become humiliation at the thought that she is compelled to buy as much more from her sister states to supply the amount necessary for home consumption. Not from lack of suitable tillage land, not from lack of productiveness of the soil, not from lack of suitable climate, not from lack of surety of a harvest, but because we have imbibed from mouth to mouth the sentiment that we can buy cheaper than we can raise it. The price of our commodities is not within our power to control. Trusts, combines, syndicates, or class legislation avail us nothing—but the *cost* of *production*, in a great measure, is ours to control. The ready market, the yield per acre, the soil, the climate, are all in our favor, but the cost of production is the great barrier to its cultivation with us, and hence becomes a special point for our consideration.

I wish to make this point emphatic, that economy in producing must be encouraged. This means that brain power must substitute body power; intelligence rather than muscle; machinery rather than hired help. The price of labor estimated in farm products, especially corn, is about five times what it used to be, and help upon the farm has become a luxury of which the average farmer must partake sparingly. The slow ox-team, the spiked-tooth harrow, and the hand-hoe are inadequate means to accomplish our end. Their use should be considered among the lost arts. The cropping of the stock, the stooking of the fodder, the husking of the ear, are unnecessary labors and not in accord with the progress of the age. On the contrary, the sulky-plow, the disc-harrow, the corn-planter, the weeder, and the horse-hoe must be brought into requisition, and with the same amount of manual labor formerly employed our acreage should be doubled, tripled, or quadrupled.

Much depends upon the disposition of the plant in estimating its value as a tillage crop. Necessity has demanded and brought into use the silo—not of *universal* use for want of scientific and experimental knowledge as to the best method of constructing and filling—not of *general* use *even* because of prejudice, the natural result of previous failures. But I repeat, necessity created the demand, the demand was answered by the silo; the silo is a failure *only* as far as it is conducted unskillfully and unintelligently. More study in this direction is needed.

It is not the purpose of this paper to deal with details. Subsequent discussions can better settle these disputed points. But it is my purpose to arouse a patriotic love for the plant because of the part it has played in the history and development of our continent; that I may inspire a healthy respect for it as a means whereby to replenish our treasury; that we may value it as the most useful of our tillage crops, and that it is possible to practice such economy in its culture as to prevent the extravagance of giving to others what we ought to keep for ourselves.

That it is the privilege and duty of every farmer to raise corn, is not within my jurisdiction to say. But I cannot avoid giving expression to the feeling that the practice so prevalent among the farmers, of buying grain when we have the facilities for raising all we need and more, *is condemnable*, that it is damaging to the cause of agriculture in New Hampshire and *ruinous* to the individual farmer; that it has contributed largely to the belief that farming does not pay, and has driven many a young man (and old as well) from our ranks; that it has a close connection with the cause of our abandoned farms; that the practice is uncalled for, and should meet with our *unqualified disapproval* wherever we are.

When the farmers of New Hampshire shall have become thoroughly aroused to their opportunities, and pursue their calling with the earnestness, intelligence, and determination which bring success in other industries, many thousands of dollars which are annually being paid to the western farmer will remain in our own pockets, and our *silos* be filled to their utmost with bright sweet ensilage.

Many things remain to be said of corn as an important factor in the diet of the human family as well as the domestic animal, but this I omit intentionally, impressed with the thought that it is first necessary to raise it—afterward feed it.

A general discussion followed, participated in by members of the Board and others in attendance, making an interesting and profitable session.

EVENING SESSION.

The meeting was called to order by the president, who introduced Hon. N. B. Bryant, of Andover, to speak on the subject of "Forestry."

FORESTRY.

BY HON. N. B. BRYANT, OF EAST ANDOVER.

Mr. President, Ladies and Gentlemen:

I listened with deep interest this afternoon to the highly interesting discussion on the subject of raising corn. Men of equal learning and intelligence, and all of large experience, expressed in some respects, diverse views on that interesting and vital topic. That subject in this country is two hundred years old; it has been the subject of observation and experiment for all that time, and yet men here today are discussing it with different opinions and advancing some varying theories. Nothing is settled in this age or in this world, that is the subject of either observation as a science, or of experiment as an art.

What can I say, then, on a subject that, so far as this country is concerned, is not only two hundred years old, but scarcely has any history? Until within the last dozen years, it has not occurred to the practical thought of the American people that there was such a subject as forestry. It is a new topic. In the haste and bustle of these stirring times, men's thoughts have been absorbed in other directions. A few years ago, our own state and ten or twelve other states of this Union began to take up the question of forestry by some tentative legislation which fell far short of constituting an intelligent theory or of even constituting a fixed policy either in regard to their management or their control. But since that time there has been a rapidly growing interest in this field, and that interest is now, I am happy to say from the evidences that have come to me from the various sections of this state during the brief year I have been a member of the forestry commission, rapidly extending among our people, and this, perhaps, arises from two considerations.

The first is the more intelligent appreciation of the important functions which the forests fulfill in the social and financial economy of the state, and the second is, perhaps, the danger threatened to great public interests by the improvident manner in which the timber has been and is being cut from our forest lands. These two considerations have brought the forestry question up to the front rank of those issues which force themselves upon the attention of the people.

It is true that the forests of the world constitute a very considerable part of the world's wealth. We as a nation have been perhaps more highly fovored than any other of which we have knowledge—any large nation. We have inherited from nature a larger patrimony than any other people.

I do not assert dogmatically, either as regards this state or the others of the Union, that we have approached the danger line; but I do say that we are approximating it. I say that we have adopted and are pursuing measures which dangerously threaten the integrity of our forests' condition, and which if pursued for any considerable period of time will bankrupt the vast heritage which we have received without any labor of our own from the bounteous hand of nature, and which we are bound by every consideration of public policy and patriotism to transmit to future generations. Now look over the field for a moment with me; for I cannot begin to cover this subject as I would, when I know that my eminent friends, Mr. Walker and Mr. Lyman, are to follow me, and I ought not to encroach largely upon their time. But look over the field for a moment. I want to interest you first in the magnitude and importance of this tremendous question.

It was officially reported in 1885, to the state government of California, that she had lost one half of her forest growth. Minnesota, that commenced her career in the statehood with a forest area of nine millions of acres, now claims but four millions of acres. Michigan, that great peninsula running up between the straits of Mackinaw, between those magnificent lakes, and was supposed to have a boundless provision for all length of time,—of Michigan it was said only a few years ago, that the end was in sight. Wisconsin has met with a similar loss. Ohio, having a forest area of fifty per cent. of her entire range in 1850, was reduced to seventeen per cent. in 1880. And Indiana, in the same length of time, was reduced to nineteen per cent.

New York had her attention called to this great issue only a few years ago by the observation that the waters of the Hudson, and the navigation of the Hudson, were being materially affected in its flow and amount by the cutting off of the timber in the great Adirondack region. It immediately led to legislative action in the state of New York, a forest law was enacted, and a forest commission established. New York herself has become the owner of seven hundred thousand acres of land which she holds as a reservation for park purposes.

Numerous clubs have been formed to purchase tracts in addition to those held by the state. One club consists of five hundred members, each of whom contributed one thousand dollars, making five hundred thousand dollars that was paid for the purchase of a single park. They hold that land under conditions, which I shall perhaps refer to later, if it comes in my way.

In that way, they in New York have stopped to a large extent the ravages of this vandalism that was not only robbing New York, and all the world, of one of the finest regions that nature ever produced of its verdure and growth, but was also endangering the commerce of the Hudson river itself.

It has been said, upon careful investigation, and by authority that is to be respected, that we have been cutting in this country for the last fifteen or twenty years, twice as much timber as all the growth of timber during that time. What do these facts indicate?

Look at another fact. In the year 1892, there was cut from our timber lands in the northern part of New England and in the Adirondack region alone one billion and two hundred million feet of spruce timber. Five hundred millions of that spruce timber was used for the manufacture of paper pulp. Now it is claimed that the increased demand for timber for pulp making is from fifteen to twenty per cent. per year.

Couple this statement with the fact that the entire spruce-growing area of this whole country is limited to northern New England, the Adirondack region in New York, and the single province of Quebec, and does not this naked statement of fact almost justify the charge that has been so often made that the people of this country are the most extravagant and wasteful people, not only in this but in every possible direction, of any peoples or nation on the face of this globe? Wasteful! Wasteful in every direction, in the method of tilling the soil, destroying and wasting its fertilizing material, equally wasteful and more foolish in the reckless manner in which the timber of the country is being treated.

Let us now come to New Hampshire, as we are more interested in this state. I am no croaker on this subject. I am no pessimist at all; I am far from it, and I can cheerfully say that we in New Hampshire are the most favored community to-day in regard to our forestry conditions and forestry growth. She still has three million acres and that is more than one-half of her entire acreage—it is about fifty-one or fifty-two per cent. of her entire acreage. That, of course, includes all conditions of growth, partial and complete, second growth and virgin forest; it includes the woodlands of the smaller ranges, which we find scattered all over our state as well as the more compact forests of the mountains, although generally when we speak of forests, we think of that great unbroken forest in the northern part of the state, the White Mountain region of forests, that covers an area of eight hundred thousand acres.

Now the intrinsic, every-day, practical thought to be attached to this subject arises from the part that the forest plays in regard to the industrial and other economies of the state. And what are they? The people are just beginning to investigate, and the public is just beginning to interest itself. Observation and science have demonstrated two or three facts, which are of prominent importance, and ought never to be lost sight of in considering this great question. One of those is of course obvious on the face of the subject, that we depend upon our forests for our timber supply. That everybody knows. But think for a moment what is implied, not merely by the destruction of our forests, which is a thing that will never be totally brought about—nobody thinks that our forests will be totally destroyed, because, however wasteful we may be, we never can be so foolish as to extend our vandalism to the total destruction of our forestry system.

But think for a moment what is involved in simply a diminution of the supply. A diminution of the supply is followed of necessity by an enhanced cost to the consumer. But what does enhanced cost to the consumer involve? It is this,—less building, cheaper building, less costly houses, smaller and cheaper barns, less outhouses, more infrequent repairs. And what follows that condition of things? In the course of time—for this is a thing that works insidiously, and from year to year—we find closer and sharper economies in every direction of human life. It means that the farmer and the mechanic, the ordinary man, the average citizen, will not be so well housed as he has been; the state will show depreciation in the character and quality and size and number of its private dwellings. That involves economies in other lines of living also, and what does that mean? Less money to spend on education, on art, on amusements, on clothing, less comforts of life in every direction and the deterioration of civilization itself. Continue that state of things for half a century or a century, and we shall have fallen materially in the scale of civilization even in this favored country.

That is one aspect; that is the first obvious and visible aspect of this great forestry question.

What is the second? It is somewhat more occult, and has not received the attention of the public as it should; it is only beginning to be appreciated by the public at large. It is this, that our forests are the sources of our entire river or water system. Our forests really and immediately create the water system of the state. It is from our forests that the springs upon the hills have received their water supply and have thus been enabled to form our rivers and brooks. Numerous experiments have been made, numerous observations reported even in this part of the state—some in old Cheshire county, and some in Sullivan county, where the drying up of the small streams and the disappearance of old springs have been traced directly to the cutting off of some piece of forest not remote from that region.

Now the forests in the northern part of New Hampshire are the sources of our four great rivers, the Connecticut, the Merrimack, the Androscoggin, and the Saco. Let those forests disappear, and what would be the result? Or let them be seriously encroached upon and lessened, what would be the result? Why, the loss of the water supply to those systems of rivers, and the innumerable small streams and the multitude of springs which are now filled from that source; the loss of that regular power which is exercised over the flow of those streams, holding back in their underwork of fibers and in their porous soil billions of cubic feet of water which are received from the clouds and melting snows, in spring, winter, and summer, and holding it like a sponge, and dealing it out as it is wanted and demanded to keep our rivers in their normal condition through the whole year. The entire wealth of our water power, its intrinsic value to all the manufacturing interests that now line these valuable streams, not only in New Hampshire, but in Massachusetts, and some, I think, in Maine, absolutely depend upon the forest condition here in the northern part of New Hampshire.

Well, then, fellow citizens, if this be true, what think you of the practical importance of this great question, and its comparative importance beside of any other question appertaining to agriculture, to manufacturing, or to any of the cognate industries?

Well, these things may be stated in the way I have stated them, and may be admitted as great and important facts. But every practical Yankee asks: What of it, what are you going to do about it? There is the troublesome question: How are you going to help this? The average lumberman, buying this forest land at almost a nominal price, goes on with his crew and strips it of all the most valuable timber, providing it can be transported to the market upon such terms as to leave him a margin of profit. What are you going to do about it? Our state does not own any of these forest lands; our state has parted with those forest lands to its shame; it parted with them for a mess of pottage, and it has never even received the mess of pottage that I have known of. And the state has but a limited control over private property and private ownership. The right of eminent domain does not of itself avail much. It is the right, as you know, to take private property for public uses. The right of eminent domain does not, in and of itself, authorize the state to step in and regulate absolutely the control which the man has over his own property. The state could take this land, of course, and open it to public uses, could open parks, etc.; but the state has never proposed such a policy as that, and it is not likely that the state of New Hampshire ever will. In the first place the expenditure for such a thing now would be almost double what it would have been a few years ago, and a great deal more than the price that the state of New Hampshire ever received for this forest land.

And yet there are other states that have adopted this scheme of becoming the owners of large tracts of forest land for the purpose of laying them out into parks. New York, perhaps, stands at the head in that particular, for she owns some seven hundred thousand acres in her own right. The national government, to be sure, owns large tracts of public domain, and within a very, very few years—to show you how new this question is, and how blind the country has been to it—the national government has made fifteen different reservations covering a total area of fifteen million acres, the most noted of which is, at present, the Yellowstone Park.

But the state of New Hampshire cannot embark on any park making scheme on any very large scale. The state of New Hampshire has established a policy which many other states have done,—given to the forestry commission the power to take lands when the private citizen, a corporation, or syndicate may advance the money, and then to take it as an investment for the state, and the property is to become public property and the parks from it are to be public parks. As yet nothing has been done in that direction.

So what are we to expect, fellow-citizens, as the outgrowth of this attempt to adjust this great question of forestry? What is to be expected from this forestry law that has been passed, and the establishment of the forestry commission? Why was the law enacted? In a word, it was in the hopes, first, to educate public opinion, to interest every intelligent man and woman in the state on this great question, and to create a public sentiment which in a country like ours and under a government like ours is in and of itself almost omnipotent. It is in the further hope that the owners and managers of these forest areas will voluntarily adopt a system, under the suggestions of a more intelligent self-interest, that will preserve these forests and save them from the vandalism that is now threatening them.

We have no object lessons in this country from which we can study this subject; but the old world is full of them. The old world, that has not been in such a hurry as we have been and are, has given its thought to these great subjects for years and years. There is not a country in Europe, not one, that has not a fixed forestry system of legislation, and most of them are hundreds of years old. Austria dates her system back three hundred years, and she has the finest forestry system perhaps in the world; she has her schools of forestry, her graded schools of forestry, her academies of forestry, and she has a university of forestry in the city of Vienna, and she has thirty-one thousand trained, expert government officials of forestry, and a larger number looking after the interests of the government and the people on this subject of forest growth; she has a larger number of men so employed than the whole standing army of the United States. And I would like to remark here, more in detail, if I had time, not only upon her system, but the system of France and Germany and Switzerland—that little Switzerland is way ahead of us in her management of her forests, yes, and even that northern Sweden, where you would not expect that they had begun to make the first inroads upon her forests, is ahead of us in her system of their care and preservation.

What has been the result of these hundreds of years of patient thought, investigation, and action among all these old countries? That is what we want to know about here in New Hampshire and in every state of this Union. The result is that they treat a forest growth exactly as you, as agriculturists, treat any other growth, and that is to see it ripen and then avail yourself of that ripened fruitage—cut the ripe trees and leave the others to grow. What has been the experience of those old countries in this policy? It has been that, instead of its being detrimental to either the state or the individual, it has promoted the interest of both; it makes the forests, whether owned by the public or by private individuals, the source of perpetual revenue, never diminishing in value, but constantly increasing, not only never impoverishing the soil, but the soil growing richer year after year and century after century. This policy has become so fixed there, that a man would be looked upon as insane who would, in any part of Europe, go and cut down a forest and sweep it off in the manner we do, for the sake of realizing on it to-day whatever it will fetch in the market. No one of you farmers would cut down your house and barns and cut them into cord-wood to sell at cord-wood prices. Why should you destroy your forests for the little value it is to-day, when you could make a permanent and profitable investment, by the proper care of those forests?

Is there any hope that this system of caring for the forests may be brought about? I am most happy to say that, since I was appointed on this commission, which is less than one year ago,—some of the most intelligent lumbermen operating in New England and in the adjoining state of New York, have come to the same conclusion, and have adopted the same principles of action that I have alluded to here.

Senator Miller, of New York, representing a very rich syndicate interested in the manufacture of paper, bought an immense tract of spruce timber lands in the Adirondack district, and having a certain amount of money to invest, he found how many acres it would buy and regulated his purchase accordingly, and made his estimates on this theory: How much can we cut off every year and yet keep the forest in its normal condition so that in a hundred years from now there will be just as much spruce timber as there is to-day, and we have the benefit of all its growth during that long period of time? And there are men in New Hampshire who are beginning to adopt that method of action, and they propose to keep it up. So there is an improved sentiment and an improved condition of affairs on the forestry question here in this state to-day, as compared with what there was one year ago, two years ago, or five years ago.

There is one other office that these forests perform for us, and that is as to the sociological value of the forests. They are not only valuable for their timber and valuable as the regulator and source of our water supply, but in a higher and more beautiful sense, they are the adornment of the state. They furnish the one great feature of its attractiveness, its beauty to ourselves and to those who are invited to the borders of the state of New Hampshire as the Switzerland of America. New Hampshire is the one spot this side of the Rocky Mountains to which the summer tourist will turn his eyes and his footsteps in all the coming years in increasing numbers. If we preserve our forest conditions; if we keep out the fires; if we control and regulate the cutting so as not to mar the mountain scenery, so that these mountains of ours will not be stripped of their verdure and become barren hills with no attraction in them when viewed from a distance—if we can do all these things, the few millions of dollars that are spent here now will be increased indefinitely; within the next fifty years New Hampshire can command as many visitors, can accommodate as many visitors, and can please and charm as many visitors as Switzerland herself does. The mountains of New Hampshire are now within a day's ride of twelve or thirteen millions of people. New Hampshire can attract those and millions of other people, and the six millions of dollars that are now paid in to those who entertain the tourists who visit our mountains annually may be increased to sixty millions within the next century. That is my belief. So that the sociological side of the question is as attractive and valuable in dollars and cents as any other.

I should like to dwell upon this theme longer. It has a charm ; it is full of sentiment ; it is full of day-dreams and night-dreams ; it is full of statesmanship ; it is full of everything that pertains to the prosperity and the welfare of our people.

New Hampshire must stand by its forests. New Hampshire must step in as a state and stop the dangers and the encroachments that are about to be made by the vandalism of those who would devastate her forests. They are ruining a condition of things so beautiful that every man should think that he has a personal interest at stake. We are bound by every consideration to preserve the integrity of our forests. I undertake to say, with all respect to the great topics that you, Mr. President, and you, gentlemen, are here to talk about and discuss—whether it be the raising of your corn, your oats, your potatoes, or your hay, or even the products of your dairies—I undertake to say that the forestry question is second to none of them, and when you come to the matter of preserving the beauty of our hills, I say that the forests in this Granite State of ours now and forever will be the fairest jewel in her coronet of glory.

[Applause.]

THE PRESIDENT : We have with us Hon. Joseph B. Walker, of Concord, who has been interested largely for a number of years in this forestry question and was one of our commissioners last year on the question of forestry. He will speak to you to-night on that subject. I now have the pleasure of introducing to you Hon. Joseph B. Walker.

THE PRESERVATION AND CONTROL OF OUR FORESTS.

BY HON. JOSEPH B. WALKER OF CONCORD.

While passing up the Concord and Montreal Railroad, a few years ago, I chanced to occupy a seat with one of the editors of the Providence *Journal* who had been employed by the United States government to look after the interests of some of its Indian tribes at the West. To the question, "Will the Indians accept civilization?" his reply was, "Oh, yes, for a time, but when he comes in sight of the woods, he'll run."

Now, Mr. Chairman, I confess to a love of the woods myself, and if it is a guilty love, I imagine from your looks that I could convict most of you of a like sin, by calling you to a similar acknowledgment.

What is more in accord with our deeper, better feelings than the dim arches of the primeval woods? What more cheering than the bright sunshine reflected from the light boles of a deciduous copswood as one tramps through it, gun in hand, perhaps, and on snow-shoes? What grander sight than that of one of our stalwart old pines which was in vigorous youth when the red man owned New Hampshire; which was a silent witness of the bloody contests of our forefathers with their French and Indian enemies, of their crucial struggle for independence with their maternal foe, and of all the events of our subsequent history? Such trees are rare but are still to be found in decreasing numbers in most parts of the state.

THE PRESERVATION OF OUR FORESTS.

Much has been said and written of the preservation of our forests. Much of this has been wise, some of it has been otherwise, aimless and vague. Many have viewed the subject from their own individual standpoints only. But a few have taken an all-round, comprehensive view of it. As a consequence, conclusions have been reached embodying more or less of truth and more or less of error. It will not do to regard this great subject from a sentimental point of view only, neither will it do to consider it from an economic stand alone. We must survey it on all sides if we would get a correct knowledge of the whole subject.

Now, what is meant by the preservation of the forests? All talk of their preservation will prove uncertain and unsatisfactory until we settle the meaning to be attached to this term, "preservation." When that has been determined, we can discuss the subject with some hope of reaching satisfactory conclusions.

1. It means their protection from needless injury or destruction by fire. Our forests suffer more from fire than from any other cause. If you hesitate to accept that statement, visit the woodlands in the northern part of the state, and you will no longer doubt the truth of it. Examine the territory once occupied by the Carroll woods along the Ammonoosuc, of whose stream an unknown poet once sang, before it was choked by lumber-edgings and sawdust,

> "Its sands are diamonds, and its ripples music."

If not satisfied; and desire further proof, visit the Zealand valley, through which, a few years ago, the fire swept for a distance of four or five miles, destroying everything from crest-line to crest-line of the mountains which wall it in. As one penetrates its ghostly shadows, he seems to see upon the fire-blasted ledges which guard its entrance those terrible words which Dante has placed above the door of his Inferno,

> "All hope abandon, ye who enter here!"

And, when once within its gloomy precincts, he looks around, oppressed by its silent desolation, Byron's awful Dream of Darkness is liable to spring up in his memory like Banquo's ghost at Macbeth's feast, and will not down but remain to affright and haunt him.

Yes, the greatest enemy of the woods is fire.

2. The preservation of our forests does not mean that their trees shall never be cut. Their owners cannot afford to hold them on that condition. Mr. Henry, for instance, has recently purchased a tract of some seventy thousand acres, lying mostly on the east branch of the Pemigewasset river, at a cost of about three quarters of a million of dollars. The annual interest alone on this sum is forty-five thousand dollars. Besides this, there is a yearly tax and a fire risk which would doubtless raise this sum to at least fifty thousand dollars—a larger contribution than he can be reasonably asked to make in the interest of mere sentiment.

We have, indeed, in all, some three or three and a half millions of acres of forest in this state, worth at ten dollars an acre, thirty or thirty-five millions of dollars. To let all this stand a single year with no cutting would cost its owners, in bare interest, from one hundred and sixty to two hundred and ten thousand dollars.

And just here, perhaps, the sentimentalist may say that the growth would pay that interest. Would it? If it would pay even four per cent. in addition to taxes and insurance, the investment would be a fair one. But it will not. We have in the northern part of the state primeval forests which the ax has never entered, estimated to contain some five hundred thousand acres. These contain no more wood and timber than they did when Columbus discovered America. Trees, like men and women, attain their maturity, then decline and die. Their lives are limited. A ripe tree, instead of growing the interest on its value, loses it year by year, until its entire value is dissipated by decay. The preservation of the forest does not mean the leaving of mature trees to stand uncut.

3. But the preservation of the forests does mean a discontinuance of the ruthless and indiscriminate slashing so often,

too often, practised in our woods. Many an owner, with a stupidity which is stupendous, cuts his wood and timber here and there upon his lot, wherever a temporary convenience or caprice may suggest, with no reference whatever to his own interest. Those of you who may have passed over the carriage road in the Crawford Notch of the White Mountains, within a few years, must have noticed a brutal slaughter of this kind, where a scattered growth of gnarly birches, intermingled with trees of other kinds, had been cut for the little merchantable timber afforded by their crooked trunks; while their branching tops had been left upon the ground to invite the fire, and spoil for thousands the beauty of the ride through that imposing pass.

4. The preservation of our forests means also the maintenance in thrifty condition on every farm in the state of a forest area duly proportioned to the size of that farm. The New Hampshire farmer should be as careful to include wood and timber in the list of his farm products as to number those of corn or grass among them. This he once did. A part of the descriptive phraseology formerly used in the notices of farms offered for sale was "suitably divided into tillage, pasture, and woodland." That phraseology ought not to be allowed to become obsolete. We have in the state some thirty thousand farmers. If their farms were thus "suitably divided," the forestry interest would have a strong body of men to improve and guard its welfare. While their field work would afford them occupation for three fourths of the year, their woods would furnish to them remunerative occupation during the winter months.

In short, the preservation of our forest means, such a rational management of them as will secure to their owners, at stated times, the most remunerative returns which they are capable of affording. If the interests of our water-power, scenery, and climate are to be regarded, this management must be so regulated as not to ignore them.

We have in this state two systems of forestry—if we may be allowed euphemistically to call our such practice forestry—when strictly speaking they are not.

In some sections, wood and timber are of value, and clean cuttings, every twenty or thirty years, are in vogue, as the best and most profitable. In such localities, inasmuch as the denuded areas are generally small and scattered, little injury results to either the water-power, climate, or scenery.

In sparsely settled sections, where wood and small timber are of small value, the cutting of selected trees has largely prevailed. The ripe timber only has been removed, with a view to subsequent cuttings, every twenty or twenty-five years, as the trees left standing attain maturity. Following this practice, the owner harvests his crops as they mature, just as the orange grower picks his oranges, from time to time, as they ripen.

In the least populated sections of our state this style of lumbering is doubtless the best. It is the most systematic, and in the long run the most profitable. An ordinary eye will not miss the trees thus removed, the streams will be little affected, and the scenery will not be marred. But how long this practice may prevail is uncertain. The extension of railroads into the forests has greatly facilitated the removal of their products. The pulp industry, which has increased so largely of late, has created a great demand for small spruce and poplar timber, and the cutting of this has now become profitable.

The timber lands in the north part of the state, particularly in the unincorporated sections, are mostly held by few owners and in large tracts. Should they at any time find it for their interest to adopt the practice of clean cutting, extensive denudations and unfortunate results to other interests would be likely to follow.

The future welfare of our forests is in the control of two different parties, viz.:

1. The state.
2. Their individual owners.

I.

What then can a state do for the preservation of its forests?

The forests of this country are one of its most important resources. It is stated in the Census Report of 1880 that, "Could complete returns of the forest crop of the census year have been obtained, it is not improbable that it would be found to exceed $700,000,000 in value."[1] Returns actually given amount to $490,073,094.

In 1880, the number of feet, board measure, of long-leaved pine timber standing in the eight states of North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, and Texas was 118,119,200.000, while the cut in these states that same year was 1,195,428,000 feet.[2] At that rate of cutting, the then existing supply was sufficient to last, without increase, a little less than ninety-one years. The standing white pine timber in the three states of Michigan, Wisconsin, and Minnesota amounted to 84,170,000,000 feet,[3] and the cutting during the census year of 1879–'80 to 7,035,507,000 feet, the then existing supply being sufficient to last, without increase, about twelve years.

The capital invested in lumbering in the United States in 1880 was $181,186,122, and the average number of hands employed was 147,956.

Statements of this kind, which could be multiplied to almost any extent, suffice to show the importance of this great interest. While in some states the forest areas are very large, allowing lumber exportations ; in others, they are very small, necessitating its importation. But, sad to say, in nearly all, the timber supply is diminishing year by year. At present rates of cutting, it will be practically exhausted in most of them in a generation, unless early means be taken to increase the growing supply.

It is a conclusion hard to avoid that a timber famine is inevitable, sooner or later, if nothing be done to avert it. Can it be averted? That it can, there is no reasonable doubt. Will it be? To this question we are unwilling to give a negative answer, and we do not dare to give an affirmative one. As before remarked, the destiny of our wood and timber lands is in the hands of two parties; the state being one of them and their private owners the other. Of the duties of each of these it is our purpose to speak.

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[1] Census of 1880,Vol. 9, p. 485.

[2] Census of 1880, Vol. 9, pp. 516, 519, 520, 521, 524, 531, 537, 541.

[3] Census of 1880, Vol. 9, pp. 551, 554, 558.

Its forests are one of every state's important resources, and it is as much in duty bound to protect this as any other. The evils to which they are exposed are various, and most of them serious.

One of the greatest of these is fire. In 1880, forest fires swept over 10,274,089 acres in the United States, causing a loss of $25,462,250. Two hundred and sixty-six of these were caused by the burning over of land to improve its pasturage; fifteen hundred and fifty-two by the clearing of land; five hundred and eight by locomotives; six hundred and twenty-eight by hunters; seventy-two by campers; thirty-five by smokers, and two hundred and sixty-two by persons instigated by malice. At a single dollar per acre this loss amounts to more than ten millions of dollars. As very few of this whole number of over three thousand (3,323) fires can be considered as unavoidable accidents, the loss entailed thereby most be regarded as unjustifiable and wicked.

That such accidents occur, to a greater or less extent, every year, is largely due to the fact that no sufficient means are instituted to prevent them, or indeed can be, without stringent legislation by the state. The individual owner may be ever so careful, yet, if his woods are exposed to the dangerous practices of careless neighbors, hunters, campers, and others who do as they like, with little or no restraint, he is helpless, and liable to suffer serious loss at any moment.

Prevention is to be found in the enactment and enforcement of wise laws upon the subject by state authorities. If such, when they already exist, are found ineffective, it is quite often due to the inefficiency of the penalties which they provide, and to a public indifference to the injury or destruction of wooded property by fire.

This indifference will prove surprising to any one who shall give to it a little attention. He will find that, while the burning of an isolated structure worth five hundred dollars, or even less, will draw together a large collection of people, the conflagration of a timber-lot, worth five thousand dollars, or much more, on the confines of the town, will be of but little interest to any one but its owner, or to the proprietors of adjoining lots endangered thereby.

This remark, so universally true, has been suggested by a recent experience of the speaker. A fire broke out in the edge of a wood-lot belonging to him, endangering a small cottage and barn near by. An alarm was given, and one or two fire companies responded. When they had extinguished all fire near the buildings and so wet the ground as to avert further danger, they considered that they had done all required of them, and made preparations to leave the scene; although the fire was still raging in the woods close at hand, and liable, if not extinguished, to run over a thousand adjoining acres.

When a remonstrance was made, and a detail asked for to aid in the fire's arrest, the foreman replied that he was unaware that he was authorized to fight a fire in the woods. Pretty urgent language, accompanied by an explicit demand for help, on the ground that the property then burning was taxed toward the support of the department which he represented, was required to secure the aid asked for. But this foreman could hardly be blamed, inasmuch as he faithfully represented the prevailing indifference of the public opinion around him.

Since this occurrence, the attention of the general court has been called to the subject, and a statute enacted, in which provision is made for the better protection of forest property, in these words:

The selectmen of towns in this state are hereby constituted fire wardens of their several towns, whose duty it shall be to watch the forests, and whenever a fire is observed therein to immediately summon such assistance as they may deem necessary, go at once to the scene of it, and, if possible, extinguish it. In regions where no town organizations exist, the county commissioners are empowered to appoint such fire wardens. Fire wardens and such persons as they may employ shall be paid for their services by the towns in which such fires occur, and, in the absence of town organizations, by the county.

If it be objected that the wooded sections of a state are generally sparsely populated, and that the execution of such a provision may prove difficult, it can be said in answer that the ægis of a state is commensurate with its utmost limits, and that it is no more difficult for a fire warden to discharge his duties in such localities, than it is for a county commissioner or deputy sheriff to execute his.

Inasmuch as the act just referred to shows in part the present status of the forest question in New Hampshire, where it has been much discussed since 1885, I have ventured to present it entire, for your information and consideration.

AN ACT FOR THE ESTABLISHMENT OF A FORESTRY COMMISSION.

Be it enacted by the senate and house of representatives in general court convened:

SECTION 1. There is hereby established a forestry commission, to consist of the governor, *ex-officio*, and four other members, two Republicans and two Democrats, who shall be appointed by the governor, with the advice of the council, for their special fitness for service on this commission, and be classified in such manner that the office of one shall become vacant each year. One of said commissioners shall be elected by his associates secretary of the commission, and receive a salary of one thousand dollars per annum. The other members shall receive no compensation for their services, but shall be paid their necessary expenses incurred in the discharge of their duties, as audited and allowed by the governor and council.

SEC. 2. It shall be the duty of the forestry commission to investigate the extent and character of the original and secondary forests of the state, together with the amounts and varieties of the wood and timber growing therein; to ascertain, as near as the means at their command will allow, the annual removals of wood and timber therefrom, and the disposition made of the same by home consumption and manufacture, as well as by exportation in the log; the different methods of lumbering pursued, and the effects thereof upon the timber-supply, water-power, scenery, and climate of the state; the approximate amount of revenue annually derived from the forests of the state; the damages done to them from time to time by forest fires; and any other important facts relating to forest interests which may come to their knowledge. They shall also hold meetings from time to time in different parts of the state for the discussion of forestry subjects, and make an annual report to the governor and council, embracing such suggestions as to the commission seem important, fifteen hundred copies of which shall be printed by the state.

SEC. 3. The selectmen of towns in this state are hereby constituted fire wardens of their several towns, whose duty it shall be to watch the forests, and whenever a fire is observed therein to immediately summon such assistance as they may deem necessary, go at once to the scene of it, and, if possible, extinguish it. In regions where no town organizations exist, the county commissioners are empowered to appoint such fire wardens. Fire wardens and such persons as they may employ shall be paid for their services by the towns in which such fires occur, and, in the absence of town organizations, by the county.

SEC. 4. Whenever any person or persons shall supply the necessary funds therefor, so that no cost or expense shall accrue to the state, the forestry commission is hereby authorized to buy any tract of land and devote the same to the purposes of a public park. If they cannot agree with the owners thereof as to the price, they may condemn the same under the powers of eminent domain, and the value shall be determined as in the case of lands taken for highways, with the same rights of appeal and jury trial. On the payment of the value as finally determined, the land so taken shall be vested in the state, and forever held for the purposes of a public park. The persons furnishing the money to buy said land shall be at liberty to lay out roads and paths on the land, and otherwise improve the same under the direction of the forestry commission, and the tract shall at all times be open to the use of the public.

SEC. 5. This act shall take effect upon its passage.

[Approved March 29, 1893.]

Thus far, there has been no such thing as forestry in this country. Until recently, the need of it has been but little felt. The statistics hereinbefore presented, as well as numberless others which might be adduced, show that our primeval timber supplies have not yet been exhausted. Nature, too, has been and is reforesting many sections formerly denuded, wholly or in part. But the time is not distant when a more rational treatment of our woodlands will be an absolute *sine qua non* to a home supply of wood and timber.

The states should be the first to see the fact and provide means to secure it. One or more schools of forestry, like those abroad, should be instituted by each, or special courses for the teaching of its principles and practice, established in existing institutions. This would result, we doubt not, in a speedy improvement of the management of wooded property, and in season, perhaps, to save the country from a timber famine which it is sure to experience, if the present reckless system of forest destruction is continued for another generation.

It is difficult for any party to control the management of property of which he is not the owner, or in which he has no vested interest. Some of the states of this Union have no forest possessions, while others have them in very small holdings. This, doubtless, is one reason why so many have interested themselves but little in the welfare of such property. Were they to acquire it to considerable amounts, by purchase or otherwise, they would be likely to see the importance of so managing it as to conserve the prosperity of the other great interests more or less connected with it, and so as to derive from it a reasonable and regular income.

To do this would require careful study of its condition, capacity, management, and environment. A wise use of such knowledge would doubtless secure the end sought, and, if subsequently scattered by official reports among the people, private owners would be influenced to a more rational management than they have hitherto adopted, forest culture would in time become the safe and profitable business in this country which it has long been in Europe.

Our woods are yielding under nature's tutelage but a fraction of what they might produce under skilful culture.[1] It is as idle to trust for a satisfactory crop of timber to nature's capricious sowing of the necessary seeds, as it would be if one sought in that way a crop of maize or wheat. God's primal curse of the ground evidently meant that it should thereafter yield its highest returns only in response to men's wise control of its potencies.

We do not hesitate, therefore, to urge the acquisition by states of tracts of forest to be held for the conservation of their water-power, the amelioration of their climate, the preservation of their scenery and the instruction, largely by object lessons, of the people in good forestry. Aside from the benefit thus derived, they may be made to yield a fair return upon their cost and maintenance.

While extensive forests may be found in some of the states, in many the wooded areas are very small, and their people are largely dependent for lumber upon importations from without. The only hope for a domestic supply in such cases, particularly if forest trees in such localities are not indigenous, is in plantations commensurate with the demands to be made upon them.

But plantations require considerable outlays of capital and a patient waiting for returns. Such investments are therefore not often attractive to private parties and will be rarely made without some encouragement by way of state bounties or premiums. These a state can generally afford to provide, inasmuch as the public good will be thereby promoted. When time has proved such expenditures to be profitable they will be made by capitalists as safe and permanent investments of their money.

One reason for the prevailing indifference to forest interests may be found in an ignorance of their importance as promoters, in many ways, of the general weal. The remedy for this is at once apparent to any thoughtful person, who will see that it is to be found in a general enlightenment of the public mind. This, of course, must be accomplished by the diffusion of such information upon the subject as shall be necessary. To this effort a state may very properly contribute freely.

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[1] The average yield per acre of timber in the primeval spruce forests of New Hampshire is but about five thousand feet, board measure.

For example, a state may very properly insist that systematic forestry be taught in every agricultural institution receiving its aid, or, in any manner, under its control. If deemed wise, it may require the teaching of its elementary principles in its common schools. It may make it the duty of its Board of Agriculture to scatter broadcast information upon it. A state may also adopt such other means to this end as experience shall, from time to time, suggest and the constitutional power of the general court shall permit.

A love of the woods has ever been a characteristic of the Teutonic races of Europe. It has manifested itself in the establishment of public and private parks and game preserves. A country home without surrounding grounds and trees has ever been regarded as incomplete and unsatisfactory.

For a time, this characteristic was not apparent in their descendants in this country, who were so busy in the acquisition of fortunes that they had no leisure for their enjoyment, and, consequently, the love of country life was, for the first six or seven generations, in abeyance. But it was all the while in the blood, and latterly has been making itself manifest, by the acquisition and adornment of private grounds and woods.

There has also been manifested a strong desire for public parks and recreation grounds, to which every one may have free access. Purchases of large tracts of land have been made by many of our cities, and subsequently laid out and adorned at much expense. The extensive parks of Boston, New York, Brooklyn, and Philadelphia, as well as those of of many other cities, furnish illustrations of what has been and is being done in scores of instances in this direction.

A public desire has also been expressed for the dedication to park purposes of still larger tracts in sparsely settled regions; whose main attractions shall be those of extensive natural forests and streams and mountains, enhanced by the presence of game and fish, of pure air and crystal waters, of silent shades and attractive scenery.

To furnish such, in this country, is necessarily the province of the state. New York has already done a noble work of this kind, by its dedication to the public of the grounds about Niagara Falls. The United States has done still more under a law enacted in 1872, whereby the tract known as the Yellowstone Park, comprising an area of three thousand five hundred and seventy-five square miles, has been "reserved and withdrawn from settlement, occupancy or sale under the laws of the United States, and dedicated and set apart as a public park or pleasuring ground for the benefit and enjoyment of the people."

More recently, under an act of congress of March, 1891, the United States has set apart the following forest reservations of the following estimated areas, viz.:

In California, four.	Acres.
(1) The San Gabriel Timber Land Reserve . . .	555,520
(2) The Sierra Forest Reserve	4,000,000
(3) The San Bernardino Forest Reserve . . .	737,200
(4) The Trabuco Canon Forest Reserve . . .	50,000
In Colorado, five.	
(1) The White River Plateau Timber Reserve . .	1,200,000
(2) The Pike's Peak Timber Land Reserve . . .	184,000
(3) The Plum Creek Timber Land Reserve . . .	179,000
(4) The South Platte Forest Reserve	683,500
(5) The Battlement Mesa Forest Reserve . . .	858,240
In Oregon, one.	
(1) The Bull River Timber Land Reserve . - .	142,000

In Washington, one.	
(1) The Pacific Forest Reserve	967,680
In Wyoming, one.	
(1) The Yellowstone Park Timberland Reserve (being an addition of 193,609 square miles to the Yellowstone National Park of nearly 5,000 square miles)	1,239,040
In New Mexico, one.	
(1) The Pecos River Forest Reserve	311,000
In Arizona, one.	
(1) The Grand Canon Forest Reserve	1,851,520
Total area of above 14 Forest Reserves	12,958,700

In addition to the above, should be mentioned the large Afognak Forest and Fish Reserve, whose area at last accounts had not been accurately determined.

Some three years ago, a bill passed the New Hampshire senate, but failed in the house, directing the forestry commissioners to consider and make report to the legislature at a subsequent session, upon the advisability of devoting to a state park that part of the White Mountain region known as the Presidential Range, in which are situated Mount Washington, Mount Jefferson, Mount Adams, Mount Munroe, with their foot-hills and intermediate valleys, occupying an area of some thirty square miles. While to many the proposition may have seemed chimerical, its realization at a date not distant should not be surprising to such as are cognizant of the fact that ten millions of people and more live within twelve hours' ride or less of this locality.

Were all the great attractions of this region made accessible to view by additional paths and roads, the present large number of visitors would be greatly increased. Were the principles of an enlightened forestry applied to the management of the great forests concealed in its recesses, they would yield fair pecuniary returns and continue to serve the other offices which they now render.

But we cannot confess to a great desire for the establishment in this country of extensive private or incorporated parks and game preserves; such as a decaying feudalism continues to maintain in Europe, and from whose enjoyment the great mass of the people are virtually excluded. These are not in harmony with our traditions. Neither can we honestly express great admiration for the sport of running down a few half tamed deer by a noisy cavalcade armed with guns and aided by dogs; or for that of bagging a flock of domesticated pheasants, as tame almost as hens, when as much success and equal glory might be won at less expense in a sheep-pasture or poultry-yard. Such is not the old manly sport of the woods which our English ancestors formerly pursued in their more manly exertions.

We do, however, confess to a wish to see established in every state of this broad land one or more great public parks, open for refreshment and delight at all times and to everybody. Such grounds, in which well kept roads and paths render accessible fine views and streams, quiet valleys and mountain summits, as well as dense forests kept perpetually attractive by intelligent care, might be made very largely, and perhaps entirely self-sustaining, and would furnish a blessed sanitarium to the thousands sure to frequent them. But such must, in most cases, be established and maintained by the particular states within whose limits they are situated, and as state possessions.

Again, every state should have a well digested code of forest law. Until such has been provided, the treatment of its wood and timber lands will be irregular, and very often adverse to the interest not only of the public but to that of the private owner as well.

But such a code cannot be devised and enacted at once. It must embody the suggestions of local experience and grow to perfection by degrees, just as the irrigation codes of Southern Europe and the railroad codes of this country have done.

The device of such a code is more difficult inasmuch as our forests are generally the property of private owners and, to a small extent only, that of the state. The state of New Hampshire does not own a single forest acre. When, therefore, individual owners see fit to pursue a course of management which shall be detrimental to the other great interests of the state and its protection is invoked, intricate questions will be likely to arise to the temporary and, at times, to the long perplexity, perhaps, of its courts.

In time, however, as ultimate owner of all the territory within its limits, the state must assert its sovereign power; and, upon the principle enunciated by Lord Coke, three hundred years ago, that every person must so use his own propety as not to injure another (*Prohibitur ne quis faciat in suo quod nocere possit alieno; et sic uterere tuo ut alienum non laedas*), enact such a code as may enure to the highest interest of all its citizens. We fully believe that notwithstanding any conflict of complex interests which may for a time arise, reasonable regulations will ultimately be consolidated into permanent statute law.

And just here it may be said that the Forestry Commission may confer an inestimable benefit upon the wooded interests of this state by preparing and scattering broadcast among us a digest of the forest laws of the other states, so far as such exist to-day. Imperfect as these may be, they are American and suggestive. Side by side with those of older countries they would aid greatly in the construction of a system for general use with us. It would be unwise, of course, to copy without careful examination laws which have grown out of the experiences of peoples living under different traditions and differently ruled. Ours must be American, and answer to the demands of the new environments of a new people.

So much in relation to what a state can do for the preservation of its forests.

II.

What now can the individual owner do?

1. *He can acquaint himself with the principles and best practices of forestry.*

While forestry has been but little studied in this country, it has received much attention from the older countries of Europe, where its principles are as well understood as are those governing the production of grain or roots, or any other agricultural crop. For the scientific and practical teaching of these, schools have been established to which thousands resort, some of whom are owners of estates and of mature age.

When the demand for such schools shall arise in the United States, we shall doubtless have them. Until then the owners of forest property must get the information which they need through books, personal experience, and individual reflection.

2. *He can thoroughly acquaint himself with his own forest.*

(1) With its area and location. These are two very important factors in reaching a wise determination of the system of management to be adopted. An owner would not treat a forest which is large and remote in the same manner as he would a small one in a thickly settled locality. The latter might pay best if kept for wood only. The former might be most profitably kept for timber. The first might, perhaps, allow of annual cuttings of considerable amounts; the last of only very limited ones, or of larger ones at the end of periods of considerable length.

(2) With the character of its soil and climate. Some soils better suit given species of trees than others. The pitch pine, for instance, likes the sandy plains found here and there in different sections of this state. The elm, the walnut, and the white maple prefer the intervals bordering upon our streams; while the white oaks, the birches, the red and sugar maples, the hemlocks and spruces are most at home

on our diluvial, upland soils. Very few trees grow well on wet soils, and, if they grow at all, they grow but slowly. Trees, like men and women, do best along the lines of their aptitudes and, if wise, the forester will recognize that fact. I have seen larches thriving on the rocky sides of a Scotch mountain, steep almost to perpendicularity, where a goat could hardly get foothold; but a white pine would not flourish there. Few chestnuts or walnuts, if any, can be found in this state north of Winnipesaukee lake: few cedars and not many spruces south of it.

(3) With the inclination of its surface and altitude. Most of our New Hampshire trees flourish best on southerly and southeasterly exposures. Our hardiest evergreens endure well enough those trending northward. The state stretches north from the Massachusetts line, nearly two hundred miles, increasing from time to time its elevation, the lower Connecticut lake being 1,618 above the level of the sea. We are not surprised, therefore, to find, as we travel in that direction, an increase of cold, corresponding to this increase of latitude and altitude. Surprised or not we shall find a gradual change in the flora, and, if some of our highest mountains are ascended, that all arboreal vegetation of any value ceases before we reach their summits.

(4). Of the varieties of trees found thereon, and to which his land seems best adapted. It is both interesting and profitable to study the inclinations and habits of trees. They vary greatly, and one must understand these to get the most from them. We have in New Hampshire some forty-two species of commercial value. Some love the plains and valleys; some hill and mountain sides; some the most sheltered places; some, like the spruce, delight in cold, and persist in climbing to elevations which dwarf them to shrubs, and stop only when the frost king plants himself in their paths to say, "Thus far shall ye come and no farther."

3. *Regarding his forest as a permanent principal to be forever kept good, he can adopt such a system of management as shall secure to him the greatest annual income therefrom, without lessening its amount.*

In other words he can treat his wood land as so much fixed capital, the increase only of which is to be removed at stated intervals, just as he would cut the maturing coupons from a bond of the United States. It is indeed the lack of systematic treatment, quite as much as the kind of it, which has so alarmingly injured our forests, and bids fair to harm all other interests connected therewith.

Properly managed our forests are the safest and will yield the surest income of any of our investments. Other things being equal, the amount of return from them will be in proportion to the wisdom embodied in their management. Said an experienced lumberman, some years ago, to your speaker, "If I buy another piece of timber land, which I have thought of buying, a million feet of lumber may be taken from my woods each year forever; inasmuch, as the annual growth would equal the amount removed."

The sooner we attain to a systematic management of our forests, the sooner we shall reach an appreciation of their value as a safe investment of capital.

4. *If a farmer he should take as earnest an interest in forestry as in the other branches of the husbandry which he practises.*

I hold that one half, at least, of every good New Hampshire farm should be in forest. If properly treated, that half will be the most profitable half. It will require neither plowing, fertilizing, nor planting at his hands. All the while it will grow richer year by year, and yield crops as long as the world stands. Trees will grow where nothing else of value will, and leave the best land of the farm for pasture and tillage.

We lament the decline of farming in New Hampshire. It is not attractive to our young people, and they avoid it.

But farming will become attractive just as soon and as far as it is made profitable; and profitable just as soon and as far as it is well conducted. The remark made to me some years ago by a canny old Scotchman, "This farm of yours, Mr. Walker, is a good one, but you don't half carry it on," was about as comforting to its owner as some of the sayings of Job's friends were to him. But it was true all the same. May I believe that it does not apply to any other farmer here present but myself?

The naked, simple fact is, that farming is business, and forestry is business; and that to every one but the sentimentalist, any business is attractive just in proportion as it is profitable.

The President.—We have with us a distinguished member of the board of agriculture, Hon. J. D. Lyman of Exeter, who has paid a great deal of attention to the question of forestry in this state, and who will now speak to you upon that subject.

FORESTRY.

BY HON. J. D. LYMAN OF EXETER.

Ladies and Gentlemen: I do not believe that there is any more danger of a forest famine in the United States than of a water famine in the Pacific ocean. According to the census of 1880, we cut in the United States about eighteen billion feet of timber, which grew upon about four hundred and ninety-eight million acres of land. If you will divide eighteen billion by four hundred and ninety-eight million, you will find that there was cut about thirty-six or thirty-seven feet of board measure to each acre in that year,—that is to say, one tree eighteen inches in diameter from each ten acres.

Mr. Bryant.—But from a large part of this land they did not cut any.

Mr. Lyman.—I am not going to have any discussion with my brother.

In 1885 Brother Walker and I were attending the American Forestry congress. Mr. Ferno, the highest official of forestry in the United States, had a very carefully prepared chart. There was shown on the chart the proportion of cleared land and the proportion of forest land in each state in the Union, and he went on and told us how many acres it took of forest land each year to supply the railroads of the country with ties, etc. After he got through I asked for his figures, and adding up the number of acres it took for railroads and the number for fuel, etc., I divided the whole number of acres we had by what we were cutting each year, and found that in eight years and nine months there would not be a tree left in the United States. That was in 1885. We have about three million acres of forest land in New Hampshire, it is said. We cut, I believe, according to the census of 1880, about one hundred feet board measure to each acre on the average during the year. Now that would hardly make an impression or a beginning in the clearing of our forest lands.

Notwithstanding all this I am decidedly interested in forests. The school-ma'am introduced me to some kinds of forests when I was a boy, and I have always respected the school-ma'am ever since. I have married one, and raised two, so I am a good deal interested in those.

If you will listen to me at this late hour, I will invite your attention for a very few minutes to what I regard as forestry and what a man can do in it.

A great many people do not seem to think that the pine tree blossoms, but it does blossom just the same as an apple tree. The blossoms are small, it is true, but they are very beautiful. From these blossoms the cone begins to grow. The first year perhaps they will average a little over a half an inch, or possibly three fourths of an inch in length, and they are about as big around as a pipe stem. The next year they grow very rapidly. You will get about fifty seeds out of a pine cone. If you want to get pine seeds, you will have to gather them the first part of September, before the cones begin to open, as when they open the seeds rattle out, I think full as readily, or a little more so than the chestnut out of its burr. A man, who is a very high authority about it, says that you must gather them before the frost strikes them. The truth of it is that they open without any frost. So about the first week or so in September you should get your pine seed. I should advise you to find a pine heavily laden with cones, and cut it down, as it is a pretty difficult thing to climb a tree to gather them.

I have a good deal of faith in growing a crop of pine, the same as you would a crop of corn. I have inquired of a good many people how to grow a crop of timber, but have not been able to learn from inquiry. They know how to grow shrubs of all kinds, they know how to grow roses, but they do not know how to grow timber.

I find that Mr. Ferno, who is chief of the United States Forestry Department and a man educated in Germany in all these things, says that 270 trees are the proper number to grow upon an acre of land. A pine 100 years old ought, I think, to make a thousand feet of timber. Who ever heard in this country of 270,000 feet of timber on an acre of land?

I saw by the census of 1880 that we have, if I recollect right, 160,000 acres of idle land in New Hampshire that is doing nothing, either for the pasture of cattle or the growing of wood. I presume that at least half, or perhaps two thirds, of that is fit to grow timber upon, and timber can be grown upon it at a profit. There are but few men in our country that have ever grown timber, and there is one of them right near here.

In the forties, Nelson Jewell of Winchester collected about 100 bushels of pine cones and sowed them on some old pasture land. They were scattered over the ground in the fall of 1849 or the spring of 1850. Those trees are now sixty-eight feet high, and they stand 315 to the acre, having been thinned out a good many times. They average thirty-three inches in circumference four feet from the ground. I happen to have a clump of pine of about 108 square rods, which, as far as the rings are concerned, seem to be about the same age as those of Mr. Jewell. Mine stand at the rate of 255 to the acre, but I think they have not been thinned out enough. My trees are about seventy-five feet high. They have averaged to gain about twenty inches in height every year since I got them. Reckon up the contents of the trees on each of those lots, and you will find that my trees at 255 to the acre will have more timber than his—eighteen per cent. more, at least. I have a good many less trees, but more timber. I believe it is a fundamental principle in agriculture that you get the most profit from a crop with the right number of plants to the acre, I do n't care whether you are growing acres of potatoes, corn, white birch, pine, or anything else. If your pine trees come up very scattering, they are good for nothing. Here [showing sample] is a pine that had forty-three rings on it, and it was twenty-three inches in diameter. Perhaps some of you can see how fast it grew. Anybody would know, by the looks of it, that that pine was not good for anything, —no, not even for fire wood, unless you had one of those old-fashioned fire places in your house. That is the result of scattering pine. There [showing another sample] is a pine that grew without enough breathing space or sunshine. It is just about three inches in diameter, and there is no person in this room that is as old as this tree was. My brother Gerrish says that tree was nearly ninety years old, and is only that big. So you see that the trees must not be too scattering, nor must they be too close.

I think I would plant the seed of pines in the spring, because you are not so liable, perhaps, to have it picked up by the birds, etc. I would plant it the same as corn, giving them a space of two or three feet each way, and putting two or three seeds in each hill. I would keep thinning out and thinning out; that is, begin to thin out when six or seven years old, and keep thinning out, and when they are forty-five years old I do not think there ought to be more than 100 to the acre in order to get the most profitable crop. I was looking yesterday at a crop of pine 100 years old, and certainly they are about the size of mine that are but forty years old.

The Indians grew corn for hundreds, if not thousands, of years before discovered by the white man, but the Indian never grew 100 bushels of corn on an acre, and probably hardly grew a peck. The Indian grew potatoes for hundreds of years before the white man knew anything about potatoes, but I take it that he never grew fifty bushels to the acre, and probably not five. I do not believe that the Indian was any better forester than he was farmer.

There may be instances where the pines, coming up at different years, may come up so that the older ones overshadow the younger ones, and they will do very well where they are thicker than I have given.

There is a great deal said about trimming. I believe in trimming off your dry limbs. A man got up in a meeting and most unequivocally said that every pine limb that you cut off will produce a rotten knot. There [showing sample] the limb was cut off just after it was dead. If it had not been cut off that would have been a black knot, and if had been sawed the other way it would very likely have dropped out. I cut the limbs off from my trees, some of them, about twenty feet from the ground.

How much can you grow upon an acre to the year? It depends a great deal upon what you call a thousand. I do not know of anything that varies in this country more than a thousand feet of board measure or of timber. That little pine clump of mine I bought in the winter of 1870. I did not see it for a year or two. It was a small clump of pines on an old farm I bought. A year or two afterwards I saw it, and I asked a man to trim it. I took him down and told him how I would like to have them thinned out, and he did as I told him. I told him to give no attention whatever to the body of the tree—the body was all right—but to look at the top and leave those that had limbs enough to make them grow, and was like a good person, intent upon heaven and going up straight. I did not go there afterwards for about seven years, and I found that I had stayed away two or three years too long, because my trees had not top enough. The roots are the mouth of the tree and the leaves are its lungs, which absorb the air from the atmosphere, and it is therefore as important that the trees have good flourishing tops as it is to have good roots.

I could have sold my land at that time for, perhaps, one dollar and a half or two dollars an acre. Mr. Berry, the man whom I employed to trim them, has since that time taken from the pines a large number of stakes and fence poles, etc., and the last time he thinned it he got some pretty large timber from it. Now there are one hundred and seventy-eight trees there forty inches in circumference, four feet from the ground and seventy-five feet high, and there is not a limb within twenty feet from the ground. Mr. Berry thinks that he has made one hundred dollars out of me, and I feel perfectly satisfied, for I feel that I have made four or five hundred dollars out of him. I always like a trade where both think they have made a bargain. I wish to say right here that an acre of pines almost anywhere, growing thriftily and of the age and size of that clump, is worth more than ten dollars, and it is generally worth more than fifteen dollars.

Now we can get the seed and plant an acre of pine for, probably, two dollars, and you can buy the land, perhaps, for one, or perhaps you might have to give three or four dollars. I think one of the best investments that a man can make is to buy cheap land and plant it to pines. I think it would be better than money in the savings banks. I think it would be better, on the average, than the money invested in western mortgages, and notwithstanding what has been said here to-night, you will have a grove that is much more beautiful than the groves of the primeval forests.

THE PRESIDENT: The meeting now stands adjourned until to-morrow morning at 9:30 o'clock.

WEDNESDAY, DECEMBER 27.—FORENOON SESSION.

THE PRESIDENT: We have with us this morning a gentleman that is an expert in the handling of poultry, who will speak to us upon that subject. I now have the pleasure of introducing Mr. A. F. Stevens of Wellesley, Mass.

PRACTICAL POULTRY CULTURE.

BY ABEL F. STEVENS, WELLESLEY, MASS.

Poultry is king! Of all the leading industries of rural life there is none so interesting, so pleasant, or so profitable as that of poultry breeding. The universal interest taken to-day in this branch of agriculture speaks of its importance as a great factor in our national wealth; for when we compare the most careful statistics that can be compiled, we are astonished at the magnitude of the figures, for we find that the combined product of eggs and poultry as an article of food, from a commercial standpoint alone, amounts to the enormous sum of $700,000,000. Now when we add to this the number of live fowls in this country, I find there are 200.000,000 birds, and at a fair valuation of the whole—that is, placing all of our "standard" varieties of fancy-bred poultry with the common grade laying stock of the whole country—at an average value of $2.00 per head it makes the sum of $400,000,000; plus $700,000,000 for eggs and dressed poultry amounts to $1,100,000,000. Surely poultry is king!

Let us look at the great egg trade alone for a moment. Besides all that is produced within the limits of the United States, we are compelled to import from across the Canadian borders the past year 17,000,000 dozens, and from England, France, Germany, Belgium, and Holland, nearly as many more. And still farther, let me state, that this great country's demand for eggs is such that in addition to the above 32,000,000 dozens we have to draft on the poor "heathen Chinee" hens to furnish us with nearly 1,000,000 more that have been received on the golden shores of California. For the last decade we have paid out for imported eggs alone $30,000,000, while for dressed poultry we again go to Canada and California for a large supply; in fact, during the past Christmas week one single train of heavily loaded cars of poultry brought into the Boston market was sold for $45,000. Now all this paid out for a single food supply when we should raise all of it ourselves.

Now are you surprised when I tell you that in my computation of the figures representing this great agricultural industry I am astonished at their magnitude? Truly, poulty is king! In the history of our nation, once it was cotton, the corn, but now it is chickens. This strong statement seems at first incredible for two reasons: first, the keeping of poultry is so universally diffused throughout the length and breadth of our country, that we daily see them in flocks at the dooryards of every hamlet in the land; and secondly, the business men of the other great agri-industries have been careful to gather up the facts and figures of their business and have given to the public in the form of a produce exchange, and the beef, pork, dairy, and grain productions are concentrated in the hands of strong corporations. Now our fraternity never has taken a systematic method of securing the accurate productions of our great poultry interests and annually giving to the great business public a reliable status of our own greatest of agricultural industries. Now, brother fanciers, when we do this we shall command the respect that is due our influence and affluence as fosterers of this greatest of factors of our national wealth.

Another strong argument in favor of increasing the poultry business on all of its lines is that in no other nation in the world can there be produced so cheaply or grown in such quantities, or the varieties that are grown over so large an area, the very essential and requisite food, the different cereals—nature's true food for poultry—as in this country; in fact, we produce the grain here that is exported to Europe to there produce the eggs that we import to feed our own people—a shame to the enterprising American farmer!

As an article of food the value of the production of the poultry yard is the best in the world, taken from any standpoint; for, while it is true that the largest part of this product is consumed at home, as it should be (for both the flesh and eggs of poulty are foods of the most nutritious and valuable kinds), if their consumption was increased ten-fold in each of our families and that of salt meats and pork diminished in like proportion, the annual saving in doctors' bills and the greater accomplishment of work consequent upon the improved health which would thus be obtained would no doubt amount to as much as the entire poultry product.

Let us look at the value of

EGGS AS FOOD.

They are among the cheapest and most nutritious articles of diet. Like milk, an egg is a complete food in itself, containing everything necessary for the development of a perfect animal, as is manifest from the fact that a chick is formed from it. This is a great mystery, how muscles, bones, feathers, and everything that a chicken requires for its perfect development are made from the yolk and white of an egg; but such is the fact, and it shows how complete an egg is. There is no more concentrated and nourishing food than the egg. The elements of its composition, such as the albumen, yolk, saline matter, etc., are, as in milk, in the right proportion for sustaining animal life. Nice fresh eggs, properly cooked—and they can be served in a variety of ways—is "food fit for a king." Professor Smith says that an egg contains 15 per cent. of carbon and 2 per cent. of nitrogen, and that the value of one pound of egg, as food for sustaining the active forces of the body, is to the value of one pound of meat as 1600 is to 900, and as a flesh producer one pound of eggs is equal to a pound of the best beef. We shall consider our subject "Poultry Culture" under three heads, viz.: "The Egg, The Chicken, and The Fowl."

The first step in poultry breeding commences with the egg, for all animal life has its beginning in the egg. In the large mammals this egg is hatched within the body of the mother, while in the gallinaceous and most other orders of animals, the egg, after being charged with a supply of nutriment sufficient to carry its inhabitant to a stage of growth, is removed from the body and the life within it is awakened or destroyed by the circumstances with which it finds itself surrounded. The essential part of the egg is the vitellus, or yolk, which in its simplest form is a globular mass of oily and albuminous matter surrounded by a colorless, transparent, homogeneous covering called vitelline membrane. In the ovary of the hen, these ovules are found in a mass of yellow balls of all sizes, the developed ones about one inch in diameter. These are arranged in consecutive layers. In addition to the chemical elements which constitute their oil and albumen, they contain the life-germ of the future chick. This is a circular speck seen on the top of the yolk, and is constantly in this position by the laws of gravity, it being lighter than the rest of the egg. Directly opposite this germ speck is a dense mass of albumen, which serves as a ballast to keep the germ uppermost on whichever side the egg may be placed. By this arrangement the germ is kept constantly near the breast of the mother hen, in such a position as to most promptly receive the warmth of the hen and to avoid the injury to the growing embryo chick which would result from the pressure of the heavy mass of the yolk—a wonderful provision of nature! These life-germs exist in all eggs, but must come in contact with the male element or sperm to give them vitality; without that contact the egg is simply a lump of inanimate matter, doomed to destruction, but with it, this same lump of matter becomes endowed with that wonderful and incomprehensible thing—the life-principle—which renders this inanimate egg capable of building its particles together into the perfectly formed, living chick; which also gives the seed the ability to develop into the full grown plant or tree, which brings forth at each springtime the opening buds and blooming flowers which ripen into the delicious fruits of each golden harvest.

In further considering the philosophy of the wonderful construction of eggs, we find, as the yolks pass through the lower portions of the generative passages, the white of the egg—which is pure albumen and water—is deposited around them in layers, the outermost of which is surrounded by two fibrous membranes or the shell membranes. These adhere closely together, except at the larger end of the egg, where they separate so as to form a small air-bladder. Outside of all these membranes is formed the shell, which is a consolidated layer of the carbonate of lime, which is deposited in such a manner as to give the greatest possible strength for the material used, and at the same time so arranged as to leave numerous pores or breathing places through which the air may penetrate to support the respirations of the growing chick, or to set up the processes of decay by which the egg is soon addled by the action of the air.

INCUBATION.

When the egg is placed under a continuous heat of a little more than 100°, the germ—if it has been fertilized—in about thirty hours will begin to increase in size, and minute blood vessels may be seen forming a beautiful network around it. Now if this heat is maintained with proper conditions of moisture, these blood vessels will continue to extend, until by the third day they will have commenced the formation of a temporary membrane lining of the shell—called the allantois—which gives rise to that opacity shown in all fertile eggs that have been sat upon. This membrane serves as the lungs of the embryo chick, which absorbs the contents of the egg, and converts them into blood, which is aerated by exposure in the vessels of the allantois to the oxygen of the air that penetrates through the pores of the shell.

This work goes on more and more actively until the seventeenth day, when the lungs of the embryo chick have so developed that they begin to perform their proper functions, and the beak will have ruptured the large air vessels at the large end of the egg. Let us add further details in the process of incubation, for this is the foundation of all poultry raising. From the fifth day a visible pulsation of the heart and some lineaments of the head and body appear. By the end of the seventh day the wings, the liver, lungs, and stomach become visible, and by the ninth day the first voluntary motion is observed, the brain takes form, the heart beats; on the twelfth day the ribs form, the back and breast bones and the beak. From the thirteenth to fifteenth days, the embryo feathers or downy covering and flesh appear; on the sixteenth day the bill opens, and the first cry of the chick is heard. It now rapidly gains strength, till at length, from the nineteenth to twenty-first day, it frees itself from the shell. This wonderful egg is thus seen to contain every element except oxygen necessary for the formation of the living chicken—the flesh, blood, and bones, the horn of the beak and quills, the plume of the feathers, the various internal organs, and the digestive fluids of the body.

We give this review of the constitution of the egg, its nature, and best methods of managing it, so that it may be more easily understood. Thus we see that the process of preserving eggs depends upon the complete exclusion of the air, either by an oily wax or lime wash; but when intended for incubation they must be put into air-tight jars, if desirous of keeping any great length of time. In the process of incubation, whether natural or artificial, we should follow nature, as shown in the instinct of the hen in providing proper conditions. Now if we are to hatch only a limited number of chicks and not desirous of getting them out very early in the season, we should use good steady sitting hens. But if a large number and very early ones are wanted, by all means use a good incubator, and if a good machine is used, with good care and good eggs, you should have good success. It is not the method of hatching, but the after-care of the chicks that makes the difference between the two systems.

A word farther on the artificial methods. Nearly all the machines of the best construction, under proper conditions, give fairly good results and often extra, but the great desideratum is the brooder or artificial mother, for many, too many of them, are nothing but death-traps, owing to the wrong principles of construction, viz.: the source of heat and method of ventilation. The death-rate from these miserable brooders is generally double that from the non-hatching of the fertile eggs in the incubator. Let there be made at once a grand improvement in all—even the best of them—of the artificial mothers or brooders if we wish to make popular or profitable this branch of poultry culture.

THE CHICK.

All depends on the good care and proper feed the young chicks receive at the first start. By that wonderful provision of nature, food enough is stored up in the egg from which the chick was hatched to sustain it for the first twenty-four hours. After that, and for the first two weeks, feed little and often, every three hours, of stale bread and cracker crumbs soaked in milk; add to this hard boiled eggs and fine oatmeal mixed in. Also keep before them dry millet seed. From this we change to a mixture of 20 pounds corn meal, 15 pounds oat meal, 10 pounds wheat middlings, 5 pounds fine animal meal, making 50 pounds. This scald with boiling water and feed at 6, 9, and 12 a. m., and at 3 and 6 p. m. Feed liberally with cracked corn and cracked wheat. Give milk for drink if possible; if not, clean fresh water in shallow iron dishes. And also keep a dish near them of finely ground fresh bone, and an abundance of green food always. These methods will develop young chicks faster and make them stronger than by any other system of feeding. Always keep young chicks shaded from a glaring sun and sheltered from rain-storms. Have a boarded floor in brooding coops, and as the young chicks begin to roost provide a smooth joist two inches in width not over two feet from the floor. Protect from all enemies of the young chicks, and with good strong stock to start with and the above good care, you should raise nearly one hundred per cent. of your hatches. Now, at the age of twelve weeks separate the young males from the pullets. And feed these fast maturing pullets on good wheat and barley and oats to induce early laying, the cockerels wholly on corn for size and flesh.

THE FOWL.

We now come to the practical management of our breeding stock. First of all secure good, healthy, vigorous stock. Mate up carefully, with a view of the object to which you are aiming, for successful results. Always let individual excellence be paramount, as well as general good qualities in your breeding stock. Let your breeding pens be few in number but excellent in quality. Choose those varieties that are best adapted for the purpose for which you are breeding. Place them in good dry quarters. Feed liberally of the best quality of food. Never use damaged grain or allow your birds to drink impure water. Keep everything scrupulously clean.

Give to all the interior of your poultry houses, spring and autumn, a good limewash, to which add a little carbolic acid. Keep a sponge dipped in kerosene under the roosts. Sprinkle over them air-slacked lime and coal ashes. Never let any parasite lice or mites prey on the vitality of your birds. Provide a good dust box, and monthly, in the evening when quiet on their roost, sprinkle among their feathers fine dry sulphur. Have good ventilation to your houses, but never let the birds remain in a draft of cold or damp air. These rules are the secret of successful management in practical poultry culture. Hatch the chicks early (in April). Keep them growing, so the pullets will lay by October. Then keep them laying by feeding sound grain and sweet food ; keep them busy by making them scratch for a living ; and keep them in good health by cleanliness. The whole secret of the egg yield is in those few words.

Now as to the best feed. I give you my " bill of fare." For laying hens, from a careful analysis of the various kinds of food, we find that the constituents of the egg are found in proper proportions in milk, wheat, corn, oats, meat, lime, and vegetables. In the morning at daylight give the fowls a liberal feed of warm, soft mash mixed as follows : one third corn and oats ground together in equal parts in bulk, one third bran, one sixth animal meal, and one sixth boiled vegetables, such as potatoes, mangles, carrots well cooked, and mashed finely, and well mixed into the above grain rations. Now if all of the above can be mixed with milk, it will greatly increase their egg production. Also give them three times a week fresh cut raw bone and meat. Fresh water or milk—this is their daily feed.

In the morning take a tight barrel and fill it with finely cut clover, hay, or rowen, and pour upon it four or five pails of boiling water. Cover the barrel tightly and let it stand until noon, then give the fowls all they will eat and at the same time give a light feed of good wheat, barley, cracked corn, and buckwheat, and just before they go to roost feed all the whole corn they will eat. This latter is essential, especially during the long, cold nights of winter, as their well-filled crops of such lasting food will digest slowly, and will add warmth as well as nourishment to their system.

Always keep before the fowls pure water, or better, milk, also ground bone or shells and green food, in the form of cabbages, turnips, beets, etc., during all seasons of the year when the fowls cannot obtain such foods out of doors in the form of grass. A good plot or field of green rye makes a fine pasture for them, and no better poultry yard can be found than an orchard. Never let the fowls eat any decaying vegetable or animal food, for their eggs and flesh that we eat ourselves is made from the food we allow them to eat. So always feed good wholesome food. A word further on the principles of breeding.

In aiming to improve on the fancy points of your breeding stock, there are certain laws of nature that always hold good ; among them are these : from the sire, we always get the type or style of the bird, the strong color of plumage, and the fine points of the comb, while from the female we get the increased size and general form. Now with these practical suggestions, strive to improve in your breeding in the future on all lines, for perfection has never been reached.

Let us, brother farmers, elevate our chosen calling and adorn our profession with all the better qualities of mind and heart. Let us strive to place this greatest of factors of our national wealth in the foremost position or rank, that we shall command the respect of all true and good men, and let us turn our backs and put beneath our feet all that is wrong and unjust and dishonest, and bring to the front the best and truest men of our great fraternity. Then shall we command the respect, the honor, and the admiration of this great nation. Truly poultry is king.

President Humphrey.—In making up our programme for this meeting, we thought it desirable that we should give this morning to the subject of poultry, and hence we have no other subject on the programme for this session. Our friend has given us an excellent address upon the subject, and now it is open for discussion.

As stated at the opening, I think the subject of poultry raising is all important, but we in this state have not given it the attention we ought. We should give it as much attention as the dairymen give to the dairy subject.

Mr. Merrill.—I want to tell my experience, and then ask a question. Last spring I sent to Vermont for some white Leghorns, rose comb, chicks or eggs. I received two dozen eggs and set them under two hens. In the course of time I had nineteen chicks, and I have the nineteen now except what I have killed. Of these nineteen, ten were cockerels and nine pullets. Of the cockerels seven were single comb; of the nine pullets five were single comb, and one, a rose comb, was not larger than a bantam.

I was considerably disappointed with my poultry experience. I suppose the gentleman can tell me the reason of this.

Mr. Stevens.—The original Leghorn was imported into the United States by Captain Stevens, of Stonington, Ct., in 1857, directly from Sicily, and it has been a very popular bird all over our country, and even in the north at Montreal and Quebec, I found the Leghorns way up there ten years ago.

Some of our enterprising Yankees said: "The Leghorns carry too large a comb, and we will cross them with the Hamburg, and put on a little rose comb," and they have succeeded in doing it. But it is important in that, as well as in breeding anything, to be very careful in the selection of the male, as it is the male that gives you that type of comb. If the birds had been mated up in a good, strong, vigorous strain, and birds selected with a perfect comb, you should not have had one single comb in a hundred of the rose combs.

As I said in closing, we have honest men, and should deal with those only.

I am proud to say that I was personally acquainted with a man that every man and woman in the audience to-day admires—that noble Christian man, Rutherford B. Hayes. I visited his place and found that he had chickens in the thousands. After retiring from the White House, he went into the poultry business. When we have such men as ex-presidents of the United States in the poultry business, there is no occasion for you to send up into Vermont and Canada to get stock from unknown dealers. Send to headquarters, there are plenty of them in this country.

One point that I thought I should like to bring up for discussion is, that we have a market at home, and a good one, too, yes, the best markets in the world for dairy products, poultry, and fruits. The best markets in the world are right here in our New England states. If it pays the farmers away out in Iowa to ship such produce to the east, it certainly will pay your farmers here in New Hampshire, with the Boston market so close, to raise poultry and eggs. I do not think there are many farms but what there would be some portions upon which poultry could be kept with advantage. There is no better poultry yard to be found than in the orchard. The poultry make war upon the insects that mar the apples and fruit, and you have better fruit in consequence. The trees give shade for the poultry and you have an abundant pasture for them.

I hope and trust that this subject of poultry business, great as you will see it is, from these carefully prepared statistics I have given you, will receive the attention from the farmers of New Hampshire and New England which it deserves where our markets are so convenient. I want to introduce the subject into every home, and that will aid in bringing the ladies out of doors. If you, worthy sisters of New England, will be interested in floral culture and poultry culture, so as to get away from the drudgery of the kitchen, and out of doors so as to enjoy the beauties of God's nature, we shall have pleasanter homes, and our little boys and girls now growing up will always look back upon their childhood homes with blessings upon them.

Mr. Hale.—I am no chicken myself, but I have been considerably interested in this able address that Mr. Stevens has given us this morning. I could not help thinking that in one portion of his address he was trying to prove too much. While he was trying to encourage us to build up the poultry business in New England by showing its profits and many other advantages, he told us that these eggs contained all the food necessary to build up the brain, flesh, bone, and muscles, and the feathers. Does he want us all to go on a diet of eggs and grow out feathers? [Laughter.] With that exception, I will endorse his whole address. Omit the feathers, for I do not want to be a bird just yet.

The point that he makes of the opportunities that we here in New England have to dispose of our products, is something to be deeply thought of.

In past years I have traveled all over the United States, and have seen great droves of poultry. I have seen thousands of heads of turkeys and chickens on the great farms of the west, even to the extent of some of the herds of turkeys having a herder with them. "What are you going to do with your turkeys after they are grown?" I would ask. "We are going to ship them away east; we ship a good many of them to Boston." So every year from Iowa, Kansas, and every section of that great country, comes this poultry, one thousand, two thousand, three thousand miles, to compete with us, and our products in our own territory. What are New England farmers thinking about, that they allow it to be done? We need to awake to the importance of this thing, and take care of our own markets.

All over New England there are abundant farms not suitable for easy tillage or many of our paying farm crops, but which are just the farms for poultry raising; and it is important that we should take up this, not only as a branch of our farming industry, but a great many of our New England farmers should make a specialty of it. I believe that he who knows a chicken from every point of view, is the man who makes the most money out of it. So I think there are a great many of these women who can make a success of developing this poultry business.

Mr. Stevens.—There is another point that I wish to call to, and press upon, the attention of our New England farmers, and that is the work that our experiment station should do in this matter. Knowledge as to other matters of practical importance to farmers is disseminated from our experiment stations; one in New England and one in New York have established a chair of practical poultry culture, and I expect that the time will come, and I hope it will be soon, when all the experiment stations will have such a chair. These scientific points of breeding can be worked out with great advantage at your agricultural college, and by bulletins scattered from there, all over the state, your farmers and bright boys will have one advantage in the practical raising and care of poultry that they do not now have. At the two experiment stations I have spoken of, at Kingston, R. I., and in New York, excellent work is being done in this direction.

Mr. Connor.—I would like to inquire if the speaker of the morning ever had any experience in raising turkeys?

Mr. Stevens.—Yes, sir. When your excellent secretary asked me to talk upon general poultry culture, I realized that it was an extensive subject, and one that could not well be covered in a short address. But I trust that I may have the good fortune to talk to you upon the various phases of poultry culture, geese raising, turkey raising, and the production of broilers and roasts, etc., etc.

Since I was a small boy, I have always been interested in the subject of poultry culture, and I have studied it here in New England and in the far west. I find that in our New England states—and this bears upon the very point I have just made about this subject of poultry culture being investigated at our experiment stations—there seems to be a great mortality among our young turkeys. The professor at Kingston, R. I., has made a specialty of that line of study during the last year, and the last time I met him, he told me he had to a certain degree met with success in determining the wonderful mortality among the young turkeys. In my poor way I have looked into this with all the rays of light I could bring to bear upon the subject. I find that young turkeys, after being hatched and brought up to about three or four weeks old, begin to droop and die and our flocks grow wonderfully smaller. There must be a cause for every fact. By killing these birds at different stages of their really puny life, I have found that the trouble was at first with the liver and it soon turned into the form of cholera. Different experiments and different systems of feeding have been tried to overcome this, but we have not been fully successful. I think we shall get scientific light and facts brought out by these two experiment stations that will answer the questions that arise in dealing with this bird.

We desire a good turkey crop. The turkey is the best bird in the world, and is the one that good old Benjamin Franklin wanted for our national bird. I hope that in the future we will have here in New England as good and as large flocks as we have had in the days gone by.

I find that the turkey is naturally a wild bird. I asked one of the most successful breeders I know, how he raised his turkeys, and he said, "I soon found in raising turkeys, you must follow their natural instincts if you wish to be successful with them, and the moment you begin to domesticate them and place them under the same care and the same methods of growing as you use with the domestic hen or duck, they begin to dwindle away." He told me that he keeps them in the woods and forests. He builds a stockade or fence around, and brings them in there and raises and keeps them right there. He has a man that lives there with them and takes care of them all the time. "How do you get along with your turkeys when they get to be three or four weeks old?" I asked. He said, "That is a question of a judicious system of feeding. I let the old mother brood and take care of them and feed them and keep them dry." All of you that raise turkeys know that when young turkeys get wet and chilled, they will begin to droop and die. The turkey when grown is one of the hardiest of birds and will stand exposure and go a longer time without food and water than any other bird I know of, unless it is, perhaps, the crow. But they are the tenderest of all birds when very young. Other birds seem to have more strength and vitality under adverse circumstances than the young turkey, but after it gets to a certain age it will stand any amount of exposure and abuse.

You want first to select good breeding turkeys of good vigorous stock, and always change your mate every season. I find by my own observation in breeding and the experience of poultry men in the far west, in Minnesota and Iowa, that they must mate every year in accordance with their natural habit; so I say to you breeders, if you have a flock of good turkeys, step out into another strain for your male, and change every year. With cattle, sheep, swine, horses, etc., it is always safe to breed in twice and out once. That rule has been found a good one where we have established or wish to establish the best strains in single points. But in the turkey that rule will not hold. You wish to keep up the strength and vitality of your birds.

Keep your young turkeys dry and sheltered at night, and let them roam in the day-time in the forests, orchards, or somewhere about in their natural habitants, as much as you can. When the young turkeys are hatched give them food of dry material, such as cracked wheat, rice, and dry grains generally, and give them water enough. Get right back, as near as you can, to the original type of feeding, which is nature's own true way.

I have seen a good many young turkeys die because they were fed on sour milk, a food they do not find in nature. Let them have grit and sand, and let them have potash in some form, ashes are one of the last things, and powdered charcoal. Keep them dry for three, or four, or five weeks, until their natural covering is sufficient to protect their back. At night, especially, keep them dry and warm, and in the day-time when the sun is out you can safely let them run. Feed your turkeys at night and they will come in of their own accord for their food.

There is no reason why we cannot raise our turkeys at home rather than go away to the west for them. When the large hotels expect to find their turkeys at their own doors, there will be no trouble but what we shall have a good market; and the doctor will bear me out in the statement that good healthy birds, freshly dressed and meat ripened, are far more palatable and nutritious than those that are killed and kept until they are almost decomposed, in which condition we often see them come into our markets from the west. I say that we need not send out there to get our turkeys, because we can raise them right here in New England.

The turkey is naturally a restless, uneasy bird and chafes under confinement. Let them have a broad field, in which to run, so they will not know that they are confined. In fattening for market, begin about ten or twelve days before you wish to kill, and then they are in just the condition to put upon our tables, "food fit for a king."

Mr. Connor.—I asked this question, for there seems to be a wonderful change in the turkey industry, and it has puzzled many people to know what is the cause of it. In central New Hampshire, where I live, I can remember that not more than twenty or twenty-five years ago there were a good many farmers that raised fine flocks of turkeys; but those same men have entirely abandoned the raising of turkeys, and it is very rarely that you see a flock of turkeys in Merrimack county to-day. It puzzles us to know what the trouble is. They die off, as you have spoken of, even when given the same treatment they used to receive, and we now have to get our turkeys from Vermont and the northern part of New Hampshire, and there I apprehend the same thing is going on that destroys this business.

It occurred to me that possibly this was owing to the food that was given them, along about that period which produced an unworthy class of birds. Twenty or twenty-five years ago, as you will remember, we had a very large quantity of damaged corn put upon the market here. Before the new elevator system was in vogue, the corn of the northwest was stored in great bins, and there was a period when, on account of the heating of the corn handled in this manner, you could buy but very little sound corn. Now, you know, there is but very little unsound corn on the market because of the process of drying it in the elevators, so they have overcome that trouble. But twenty or twenty-five years ago, I have no doubt that a large portion of the corn shipped from the west was damaged, and as you speak of the young turkeys being very tender, it took but very little to injure them, and the result was that the turkey tribe became diseased and this disease was transmitted and destroyed this industry in a great measure.

We have had no change of climate or change of method, and I cannot understand why a man cannot raise turkeys to-day as well as twenty-five years ago, except upon the theory that being fed continually upon damaged corn, the turkeys finally became diseased.

PRESIDENT HUMPHREY.—I like your idea, and that suggestion is an illustration of one of the reasons why you should raise your own corn, and then there will be no trouble about its being damaged.

MR. SHAW.—I have no knowledge of the turkey business, but the idea comes to my mind that possibly the people who formerly raised them in the vicinity where Brother Connor came from, have learned that the hen is a more potent factor in the profits of the farm than the turkey.

I want to say while I am up that I have been a good deal interested in and benefited by the address of my friend. At one time I had a fever for the poultry business, and came nearer being carried to the insane asylum than ever, before or since, when it was represented that I gave sixty-two dollars for a trio of Brahma chickens. I did pay a fancy price, but nothing like that.

It seems to me that the speaker has conveyed the idea that for eggs and eggs alone he recommends the Leghorn, and I want to ask him if that decision is based upon the standpoint of profit. In my experience I have always found that I could get about five cents a dozen more for the eggs of the Brahma, Wyandotte, or Plymouth Rock, than for those of the Leghorn, on account of their color.

MR. STEVENS.—If you noticed, I placed the Leghorn for profit No. 4. Of the Leghorn family, I myself prefer the white Leghorn, the original type. If you take the egg of the brown Leghorn and place it beside one of the white Leghorn, you will notice that it is more of a brownish color, a little smaller, and more opaque than that of the white Leghorn.

Of the Plymouth Rock, we have four different colors. It was my good fortune to originate the white Plymouth Rock, and I consider it the best bird for all things. If I was to take but one breed to-day, I should take the white Plymouth Rock. They mature earlier than the other varieties, and they are a little better layers, and they have this special advantage over some of the other birds that when you dress them for market you get rid of the black quills that you so often see, and they dress off plump and yellow.

The best poultry, you know, in the market is the Wyandotte and is made up by crossing the dark Brahma and the Hamburg. We have in the strain of the Wyandotte family, seven different colors. They are next to the Plymouth Rock and are a purely American bird.

The next one, the third in place, is the light Brahma. I find in different sections of the country different types of Brahmas. When we go back into Canada, we find a type which is very similar to our Cochin.

PRESIDENT HUMPHREY.—The meeting now stands adjourned until 1:30 o'clock this afternoon.

AFTERNOON SESSION.

PRESIDENT HUMPHREY.—Agreeable to our programme the subject this afternoon is fruit culture. We have here a distinguished friend from Connecticut who is posted in every department of fruit culture, and he will address us this afternoon upon that subject. I have the pleasure of introducing to you J. H. Hale, of Connecticut.

FRUIT GROWING.

BY J. H. HALE, GLASTONBURY, CONN.

MR. PRESIDENT, LADIES, AND GENTLEMEN: The important subject which you listened to this forenoon and which was so ably presented to you by Mr. Stevens is full of opportunities for the small farmer of New England, and the subject that I am to talk about this afternoon, to my mind seems equally important, if, as stated this morning, we have here in New England the finest markets anywhere in America.

During the last few years I have had ample opportunity to study the horticultural interests of every section of this great country. I have been in the north, south, and the great northwest, and have found numbers of planters, in answering the question as to where they intend to market their produce, say that they are looking to the northern and northeastern part of the United States for their largest and best markets. So we have here, right in our midst, one of the first essentials of a successful business, a good and near market. The next essential, of course, is generally considered to be the soil, climate, and general situation, but to my mind, it is more important that we have the man well fitted and equipped for the business. My idea of life in general and of the farmer's life in particular, is that no man or woman has any moral right to remain in any business or vocation in life which is not pleasant to that person. I believe that every man and woman should arise and go to their daily toil as though they were going to some pleasure. If any man is carrying on a farm or any other business or profession in life, disliking the business they are in but being in it and reconciling themselves to it just because of the money there is in it, that man is not living; he is not getting the good out of life that he should. There is too much of that disposition shown in all branches of business, and especially upon the farms. I fear that there are too many people on the farms who ought not to be there, who are not getting all there is in life. I am afraid that some of us are a good deal in the fix of the young Jew, who went to the father of a Jewess, and said: "Mister Goldstein, I was very much in love with your daughter Rebecca, and I would wish to marry her, but before I marry her I would like to know what her portion will be." "Well, Isaac," was the reply, "my youngest she got two thousand dollar, but there was my daughter Sarah, she was twenty-five years old when she gets married, and she gets five thousand dollars; and there was my daughter Ruth, she was thirty year old when she gets married, and she gets ten thousand dollar." "Well, Mr. Goldstein," asked the young man, "don't you get some daughter about forty year old?" (Laughter.) I am afraid that as the young Jew was in loving, so we are in our work, looking for some daughter about forty years old because there is some money in it. We shall have to get out of that if we are going to get the greatest good out of life.

I am not here to-day to advocate general fruit culture for every farmer in New Hampshire, because, in the first place, I do not believe it would pay him, and he would be a terrible nuisance if he did not have a thorough love for the business; but to every one here to-day who has a thorough love for fruits and their cultivation, I have a few words to say.

The opportunities for successful fruit culture here in New England are not surpassed by the opportunities in any other section of the country. I know there are some things that are more favorable to this business in some parts of the north and northwest and in some sections of the southern portions of our great country, but while they have particular advantages there in some one line, there are equal disadvantages. Some of them are disadvantages of climate, some of them of fungous diseases, some of them of difficult access to market. One thing or another has to be met as obstacles and drawbacks to successful fruit culture in any section of our country. We in New England seem to stand on as good a footing at least, as any of them in the production of fruits that will stand our climate.

As I have already said, the question to be considered first, in my own mind, is, the man or the woman. Has he or she the taste and the qualifications for successful fruit culture; can he or she get pleasure in seeing plants and trees grow and in the training of them even for some years without getting any cash returns; is there just as much pleasure in seeing fine straight rows of apple, pear, or plum trees nicely trimmed and thoroughly cultivated, or even rows of small fruits; is there pleasure found in the care and training of these? If there is, there will surely come due financial rewards in due time, and perhaps greater financial rewards than in a great many other branches of agriculture. There will also come a great many disappointments.

If these things are right and the soil is suitable, of easy tillage and of right conditions, for the production of some one leading fruit or a variety of the fruits that can thrive in our climate, there is an opportunity to go ahead. Just how to go ahead depends upon your local conditions. If you are near large towns or villages or in easy access of a number of them, you may be induced to plant small fruits, such fruits as require immediate marketing. If you are farther away from the towns and villages and on some railroad, even then there are several of the small fruits that may be profitably grown. If you are situated back away from the travelled track and away from the markets, then one will have to confine operations to less perishable fruits and fruits that may be handled in greater quantities with less expense. One would have to devote himself more largely to winter apples and long keeping pears and a few varieties of plums. But all this each man will have to work out for himself. I can only give you a general rule.

The average tillable soil in New Hampshire responds readily to liberal culture in almost any of our standard fruits. The question of soil preparation, etc., perhaps we will speak of in connection with the different fruits. But whatever fruit he intends to grow, he needs to know not only about its habits of growth, as to what food it needs, and, in fact, everything about its nutrition from the beginning to the end; but he needs to know something about the marketing of it—something about the other end of it.

The great trouble with the average farmer is that he is too much of a worker and too little of a business man. The owner of a farm is of necessity a laborer as well as a capitalist, but most farmers forget that they are not altogether laborers and nothing of business men, or but very little of business men. A good friend of mine in Connecticut says that if he should go out to talk to the farmers, there is one subject that he would talk upon, and that is the subject of judicious laziness. Farmers have an opportunity to be lazy judiciously, and it would be an improvement with a great many of them if they were so. The average farmer works too hard. The average farmer of Cheshire county, to-day, is so everlastingly busy doing something that a two dollar a day man could do that he has not the time to come to this meeting, and hear these discussions among his brother farmers, and the suggestions of those of experience in the various lines of agriculture, which if put in practice would enable him to pay for his farm in a short time. The farmer of Cheshire county who is at home to-day working does not know his business. He cannot afford to be there working too hard and thinking too little.

So it is with the commercial end of fruit culture. If we are to be successful we cannot always stay in the orchard or in the berry field, but must go out into the world and find out what other people are doing, studying the methods of cultivators, just as much of the unsuccessful as of the successful cultivator for it is important to study failures as well as successes. I wish that some year a session of one of these meetings might be devoted to the failures of agriculture in New Hampshire.

But go and study the methods of your rivals, both successful and unsuccessful, and then go into the markets and study the markets.

I do not know how you feel about it, but when I pick up the papers during a certain season of the year, and under the head of reports of products, see, as you may frequently see, apples quoted at $2.00, $2.50, or $3.00 a barrel, and then just below it see "Farmers' packings 50% off," it stirs me up. Did you ever notice that, and did n't you ever get mad? Farmers' packings are always quoted as though the man who produced the fruit did not know enough to pack it and put it on the market. That is the trouble with us, brother farmers, we do not know enough to pack our fruits and put them on to the market. Every farmer who is cultivating fruit should spend a considerable time each year, perhaps a day in each month or perhaps four or five days in the course of the year, in the different markets to which he ships. Mr. Stevens told you that the Boston market wants brown eggs and the New York market wants them white, so you see, it will be necessary not only to know about one market but all the markets to which your products go. It is important, very important for us to know our markets, if we are to start out in the line of commercial fruit growing. We are then to first understand the market, to know what they want and how they want it. They will always pay for style.

It will then be important to try, so far as possible, and always supply the same market. A man that goes here to-day, there the next, and somewhere else another time, does not get a reputation.

Business men know the value of a name. Every farmer who has produce to dispose of should have a name for his farm. How many of the farmers in this hall have names for their farms? [Several hands raised.] Well there is a dozen. Good for you. I will warrant you are having more fun out of farming than your neighbors and more profit, too. You believe in yourselves and in your farm, and you are tooting your own horn, and you have got to do it if you are going to have it tooted. Just think of what is in a name. Some of you remember a few years ago, when we did not have the *Century Magazine*. We had the old *Scribner's* in its place. The *Century* company bought out the *Scribner's* magazine, and when they were getting ready to get out their first edition, Charles Scribner went to them and asked them: "What are you going to call your magazine?" They thought they should continue the old name. "But you did not buy the name. There was nothing in the contract about the name." Gentlemen, what was that magazine worth without the name? Scribner said: "*Scribner's* is a name worth something to us. If you want to use that name six months we will allow you to, but you must pay us fifty thousand dollars." And they did. The first month they printed it, they had the words *Scribner's Magazine* in the usual familiar type, and *The Century Magazine* in small type on the cover. The next month the *Century* type was raised a little and the *Scribner's* lowered a little, and the third month the *Century* type was raised a little more, etc. The name of *Scribner's* was of great value to them, but they had to pay fifty thousand dollars for playing that little trick. That is business.

The farmers want a little more of these business methods, the fruit growers want them, and above all they want to know how to ship their products to market. I can recollect that in my early days of fruit growing, I carried apples to market in a bag. I did n't know any better. I carried apples to market in a bag. The trees would mob me if I did it now. I do not think that any man who handled fruit in that way to-day would dare to look a respectable apple tree in the face. But there are people who will ship fruit to market now in old barrels, second hand barrels, and some of them second hand hen roosts. The fruit will be dumped into those barrels and it will be of all sizes and conditions from the very largest to the smallest, those that are smooth and fine-looking mixed with those that are wormy and ill-looking. I have seen apples shipped to market from a good apple growing centre. One man packed them in old barrels or rather dumped them in, large and small, big and little, old and young, short and tall, all in the same barrel indiscriminately. I saw them go into the same market with another lot from an adjoining farm which were packed in new barrels made for apple barrels, sorted in three grades, extras, No. 1s, and seconds, stenciled on top with a nice big stencil, "Hookberry Farm," with the name of the farmer and owner and post-office address, and his apples average him one dollar and seventy-five cents a barrel, while those of old Subscriber Brown, with the same kind of apples exactly, sold for only a dollar a barrel—seventy-five cents a barrel additional for the knowing how to pack. I know of a gentleman who has taken up his quarters for the winter in a good, comfortable hotel, with his wife and daughter, on the proceeds of the profits of handling the apples of two or three of his neighbors who did not know enough to be judiciously lazy. They are at home working hard at the present time, while he is spending his time in trying to take comfort.

Then there is another thing we should see to. We may produce fine fruit, but we do not look after the production; we do not keep run of the crops throughout the country; we do not know where the scarcity is or where the best markets are. If we wanted to know at any time what the prospects of an apple crop, pear crop, peach crop, or small fruit crop of the United States was, we should not go to the average farmer or fruit grower to get the information, but we would go straight into the city and ask some dealer. He knows and makes it his business to know about the production of fruit in the United States from month to month; he knows a hundred times more about it than the men that produce the fruit. It is a matter of life and death to him; he has to do it to live. That is the great trouble with farming—it is too good a business. Anybody can live at it. If it was not half as good a business we should get more profit out of it in the long run. We do not keep up with it close enough.

We have opportunities in our New England markets and we want to take them, and the point that I wish to make is, don't devote so much time to the production of our farm products to the neglect of studying the markets or the business end of it. Anything which will gain a few cents on the top of the basket of berries or a barrel of apples is where the profit comes. Let us study the situation from the standpoint of Mr. McIntire over on the Hudson, who, some of you know, is one of the greatest apple producers in the east. One year he had a great quantity of apples and he wished to ship them to Europe ; some several thousand barrels. He looked around for low rates, and finally he found a tramp steamer that would take them for five cents a barrel less than the others, and he said to them : If you will take the apples from my dock at Hudson, I will give them to you. The steamer accepted the offer, and by that trade he saved five cents on the sea freight, and fifteen cents on a barrel, which it would have cost to have shipped his apples to New York—twenty cents on each barrel, and that amounted to a good deal on the whole shipment. That came by his doing the business in a business like way.

As I have already said, it is important, in order to be a successful fruit grower, to believe in our business. We must fit ourselves for our business and have faith in our business. I never knew any man to succeed in any work in life who did not first thoroughly believe in the business he entered upon and in his ability to accomplish what he set out to do. Then after having a thorough belief in your business, make other people believe in you ; make the markets believe in you ; make a name and a reputation for your goods. In the first place make your goods and then make a name and reputation in the market and stand by it. Some of you know the little history of my own fortunes in peach growing. I started out in Connecticut in what was known as an unfavorable locality, and my neighbors did not believe I would succeed. I planted the trees and cared for them for years and finally I succeeded in producing a fine crop of peaches. My idea was that the fruit should be carefully graded into three grades and packed nicely from top to bottom of each basket, and have them nicely labeled and then see if I could not jump over the heads of the middle men and reach the retailers. I started out as a commercial traveler; was a drummer on the road for myself. I went to the different cities within one and two hundred miles, and enquired for the man who was doing the finest fruit business in town. Then I would go and introduce myself to him and tell him that I had a crop of peaches that I wanted to sell and explained to him how they were to be packed and that I would like to sell them directly to him. To make a long story short, I visited perhaps a dozen cities in that way and conferred with gentlemen in all of those cities, and from one of them I got a sort of an order. He said: "You look like an honest fellow and you talk as though you believed what you are going to do. When you get ready to ship, if you want to send us a few we will see how they look." That was the result of that expedition. We started in with a small packing at first and worked them off among our local dealers, and we talked up Hale's peaches from Monday morning to Saturday night. We sat down and wrote to a fruit dealer in each town, that we would let him handle our peaches exclusively in that town, but if he took them, he must pay fifty per cent. above the market price. Generally they said they would take some, and they kept it up. They were satisfied and we were. We are American citizens and believe in American colors, and so we had these little labels made red, white, and blue —red for the finest fruit, white for the No. 1, and blue for the No. 2. On them are printed "Hale's peaches," etc. "U. C. Top, U. C. All."—that is, we packed them so that the top was just the same as the whole basket clear down through. Sometimes men would come and want to handle the peaches over to get those down in the middle of the basket or at the bottom, but we would tell them: "Hands off, you see top you see all." We believe in our peaches and we made other people believe in them, and we did that in a great measure by properly grading and packing the peaches. If you pack them into baskets without grading them properly, you, of course, will have inferior peaches in with the finest, and you will always get the price of the inferior goods every time.

The question as to what you shall grow and whether you will grow a variety of fruit or have one kind is, as I said to you at the beginning of this talk, a question which you must each settle for yourself.

The general tendency of the times is to consume fruit in greater abundance, but they want fruit of greater size, of greater brilliancy in color and at the same time of increased quality. Those are the demands you have to meet in raising fruit for the market today. Apples that would sell in our markets twenty years ago as good fruit sell as culls today.

The production of a few apples from the scattered apple trees on a farm, which is the way apples are often produced on our New England farms, is not apple culture at all, and the results we get are not really apples at all as the trade class them. It would be better that such trees should be cut down and taken off the farm and out of the way, except for what they may produce for home supply.

The tendency of the day, too, is toward coöperation and consolidation. Coöperation in fruit culture would enable us to plant larger orchards, and we could afford to give them better care and culture, and afford to take advantage of all the modern methods of horticulture. In the planting of these fruits on the average farm of New England, there is, it seems to me, a wonderful opportunity for coöperation. It seems to me that some of our rough rolling hill lands, which are suitable for producing apples of the highest color and flavor, might be very properly and profitably utilized by planting large coöperative orchards. Some of us have pasture land which we are not utilizing to the very best advantage; some of us are tilling fields which we cannot profitably work with the crops we are raising on them; most of us have more land than we can use to the best advantage. If there is someone in the neighborhood who has the taste, knowledge, and skill for fruit culture, why not coöperate in that way; some of us furnishing the land, some the capital and giving this young man, middle aged man, boy or girl, a chance to develop at home? Do you know that I believe that the money we have sent from New England and placed in western mortgages, if it had been invested at home in commercial agricultural directions, it would have been profitably invested and a great many of our people would have still had their principal in good, substantial business, which now they have lost. But these people sent their money away for the big interest they received. In one sense of the word they had interest, but they did not take any interest in our home development. You have all probably heard of the Jew coming home from his business and his wife meeting him at the door wringing her hands, saying: "Isaac, Isaac, our boy Jacob is very sick, it takes no interest in notings." "My Gott, Rebecca, he takes no interest in notings; he is not sick, he is dead!"

That is what the matter is with us. We are dead to the best interests of our farms. We do not take interest enough in any one branch of it to be successful. I believe in specialties. I do not believe that as a rule, a farmer who devotes his time to almost every branch of farming, will be as successful in the long run as the farmer who devotes his time and attention to a few specialties in agriculture. If he is a lover of horses, let him tend to that business; if he is a hog, as some men are, let him develop that side of him; but don't keep it confined in the pen. If he is a lover of the cow, he had better devote his whole attention to the dairy business and breed some choice animals. If he is a lover of fruit culture, let him develop that. He will have greater rewards and have more fun—ten per cent. in cash and ninety per cent. in fun is the best proportion.

The apple perhaps is the leading fruit which may be grown successfully over a greater area of this state than any other. The apples of New England, of the northeastern section of our country, are the highest in color, the highest in flavor, and the longest keeping apple of any that can be produced in the United States. Some sections of your own state and Maine and the eastern portion of Massachusetts produce some of the finest fruit that can be grown in America.

I believe that, as far as possible, every orchard should be well cultivated, but there is a wonderful opportunity of using your rough, stony lands, where no tillage is allowable. Your trees should be planted in rows ; thirty-five or forty feet apart and fertilized with commercial fertilizer, rich in phosphoric acid and potash with a little nitrogen. Then pasture with sheep or hogs—hogs preferably—and you can get an income from those hogs and sheep and keep your orchard in a good thrifty condition without cost, until they come into bearing. It would be wise to fertilize the trees each year with bone and potash in some form. For the potash, wood ashes are best, if you can get them ; if not, muriate of potash. If you cannot get that, you could put on hay, stray, corn stalks, or anything like that to mulch around the trees.

But do not take anything off the land. A great many people plant an orchard in good mowing, and then mow the fields ; but that is a mistake. If the land is susceptible of plowing, even with some difficulty, I would for the first seven or eight years, sow some kind of crop on it, and when it got to be a good growth mow it and plow it it. In that way you are loosing the soil and enriching it. With such a system of cultivation, the apple tree may be brought into a bearing condition before ten years.

The picking of apples, I find, is a very important matter. A large number of growers will leave their apples on the tree until the last moment before freezing in the fall. You will see some young tree with perhaps two barrels of apples on it the first of September, and a bushel on the ground. By the 10th of September another bushel will be off, by the 15th another bushel, and by the 20th or the last of the month not more than a barrel will be on the tree. Just as soon as an apple is fairly grown and matured in size, you should pick it and pack it in a cold, damp place—they generally say a cold, dry place but I do not agree with them. I think a cold, damp place is better.

QUESTION: Will they color as well, if picked early?

MR. HALE: It depends a good deal on how you have fed them. Of course the sun will have something to do with it. But you are after the profits and trying to get the greatest number of salable apples you can. But by right feeding, even if picked as I have advised, you can get, on New England soil, the highest and finest color.

QUESTION. Do you get as good flavor, if picked early?

MR. HALE. Not quite, but one hundred barrels of apples at two dollars a barrel is better than fifty barrels at two dollars twenty-five cents. There are very few markets in the country that will pay for flavor. If you have a finely formed apple, of good texture and good color and good general style all the way through, you will have enough to please the market.

QUESTION: What have you to say about wood ashes as fertilizers?

MR. HALE: Wood ashes are the best possible form of potash that can be had in fruit culture. If you can get good hard-wood ashes, dry, at ten dollars a ton or less, there is no use in buying other commercial potash.

Another important thing in apple culture is the thinning of the fruit. I know there are very few people that think of thinning the fruit from the apple tree; but there is nothing that will pay better than a liberal thinning. We tell about our seasons of apple bearing years and non-bearing years. That is all nonsense. People simply let the young tree overbear and do not let it get strong enough so that it can mature its apple crop annually, and hence they have a barren year.

When the young trees begin to bear at their sixth, seventh, or eighth year, as they will if properly cultivated, by the thinning of the fruit so there is left but a moderate crop on it until perhaps ten years old, we can get annual bearing, always an equal crop, and great deal finer, handsomer fruit than we do.

Apples should be thinned out six inches apart, and especially so on the younger trees. The tendency is, in the first years, towards overbearing. I have some apple trees twenty-five years old that have borne annually since they were seven years old.

The question of pear culture in New England I am a little shy of. Nearly every owner of a village or city lot will have one or more pear trees, and when they produce a crop they have all they want and a plenty to give their neighbors, and in years of scarcity, when there is a demand for them, we do not have them to sell. Still there are a few varieties of pears that might be profitable to grow upon moist land that is unsuitable for any other fruit, unless it is for a few varieties of apples.

The pear tree usually has a healthy, vigorous growth and bears abundantly. It is not subject to any particular diseases that are very injurious, excepting the pear blight, and this is caused almost wholly by feeding on nitrogenous manures, and by avoiding that, the blight is not very dangerous. About the only thing I would plant for profit, would be the Anjou.

At one time we had a pear orchard of one thousand trees, but it was on the most valuable land on our farm and we were crowded for land for small fruits and the pear orchard was rooted out, so that we have only twenty-five or thirty bearing trees at the present time, and those are Clapp's varieties. By picking them early and putting them into a warm room, we get them into the market just ahead of the native Bartletts and get a price of from $1.50 to $2.50 a bushel. But I would not advise commercial pears in New England except the Anjou.

QUESTION: Have you anything to say about the spraying of pears?

MR. HALE: Yes, notably the Flemish Beauty and some other varieties. Since we have learned to spray our trees, we have found that a liberal spraying with Bordeaux mixture has done away almost wholly with the injuries caused by insects and fungi, and I have seen the very best fruit of Flemish Beauty from trees that had borne fruit that was absolutely worthless.

QUESTION: How much would you spray?

MR. HALE: That would depend a good deal upon the amount of rain that falls. I would spray them in March or just before the buds started in April and then just after the buds were out and well matured, I would spray three or four times or probably four or five times.

I might say that this matter of spraying is one of the greatest aids to successful horticulture that has come to us in a good many years. How many times have the insects and fungi made our fruit unsalable or lowered the price greatly? With the coming of our experiment stations and the work done by the agricultural department in Washington we have learned that by spraying with arsenical poisons we can very nearly check the ravages of all these insects and fungi.

Every farmer does not care to do this spraying himself. Let him give the boys in the neighborhood a chance of co-operation. Let two or three boys spend twenty-five or fifty dollars to get them an outfit, and give them the job, paying them so much a tree to spray all your trees and keep the insects from them.

Where apple trees have had their fruit rendered almost worthless up to sixty, seventy, and sometimes ninety per cent. of the crop, a thorough spraying in those same regions has reduced the affected fruit to below five per cent. At the same time by the use of the Bordeaux mixture for the destruction of fungi diseases, we are getting smoother, fairer apples than before. Last week I saw an exhibit of oranges from Florida. Besides feeding for color and quality, using largely chemical manures rich in phosphoric acid and potash, he had sprayed his trees and fruit, and never in my life have I seen a table of as handsome oranges, melons, etc., as I saw there. They were just as fair as a picture. That fruit would sell on the market, for its color, probably from twenty-five to forty per cent. above the average fruits from Florida.

It seems to me there is a wonderful opportunity for plum culture here in New England. You will find that people are enquiring for plums. What few there are come from Ohio and New York. They are picked in a green state there and are brought here in a very unsuitable condition. Every where you will hear the cry for Damson plums—can you get me a peck of Damson plums? But there are very few in the market, as the black knot has worked a serious injury and is the one thing that has driven it out of cultivation.

The black knot is a serious pest in plum growing, and it is only by constantly following it up that you can get rid of it. You have either got to cut off the small limbs or on the larger cut out the black knot, cutting down to perfectly healthy wood, and painting that over with turpentine and linseed oil. In that way the knot may be very largely checked but not wholly so.

With your trees planted closely together—say twelve feet apart, an acre of Damson plums will bring you great returns on almost any farm in New Hampshire that is near a market.

Within the last dozen years there has come to this country from Japan a species of plum. From that there have been four or five varieties found that are of a healthy growth, the trees not having the black knot at all, so far as known at the present time. They are early bearing, coming into bearing within three or four years. They are of fine texture and fairly good quality. One of these varieties of plums is known under three names, the most common of which is the Abundance. It is a rich yellow plum, with a considerable degree of firmness and of rather thick skin. It is of rich carmine on the sunny side, and streaked with yellow on the shady side. It ripens about the first week in August. There are three other varieties of this Japanese plum that have been tested and we know they will thrive in the northern part of our country.

It seems to me that they offer one of the greatest opportunities for the fruit farmer. It is the greatest step forward in horticulture of anything within my memory; and if I had a few acres of rich strong land that might be tilled easily, or even reasonably well tilled, I would plant a large orchard of those plums. I can conscientiously advise the growing of them to any farmer in New England who has reasonable access to any railroad line where you can reach the leading markets of New England. There is nothing today that promises such liberal reward as an orchard of Japanese plums.

QUESTION: I have the Abundance plum which is growing the black knot.

MR. HALE: Are you quite sure it is the Abundance?

QUESTION: It is marked so and the plum is of the description you have given.

MR. HALE: If you will give me your name and address I would like to look into it. (Address given of W. E. Gay, Hillsborough.)

QUESTION: Would you consider these plumbs hardy in the climate of Wisconsin?

MR. HALE: I presume so. I presume they have been tested in Wisconsin, but I do not know of any instance.

They have been grown in Minnesota and here in Massachusetts. They are strong rampant growers and would need some checking. I would simply seek for a very early rapid growth and then seed the orchard down to something by the first of August to try to check the growth.

QUESTION: How would pinching back do?

MR. HALE: That simply starts the side growth which is as tender or more so. In order to aid in the development of fruit buds, it has been recommended to pinch back during the last of August or the first of September. While that results in greater development of the buds, it also results in greater destruction by extreme winds in the winter. The only thing is to check the growth of trees liable to be injured by the winds in the winter. You want to give them an early rapid growth each spring and then by the first of August check their growth in some such way as I have mentioned.

Now as to the question of peach culture. It is not possible that peach culture could be made a success in the whole of New Hampshire; but in your southern tiers of counties and perhaps up to the central portion of your state, you have dry elevated land that the peach may be successfully grown upon. High and dry lands are necessary, but if they are exposed to the north or north-west winds it does not matter, for if we have the most hardy varieties, they do not need protection. Your land should be fertile but neither very moist, or very rich in nitrogenous matter. Feed the trees with phosphoric acid and potash so as to produce a hard, solid wood. You can develop trees here which can be made to produce two crops in every five years, and that will pay you handsomely for all your toil and give you a handsome balance for profit.

The peach tree will live from twelve to fifteen years.

You can grow peaches very successfully here in many of your southern counties. I know you have many gentlemen in the state today that have good sized commercial peach orchards and are making them profitable. I know that others are planting commercial orchards and have such faith in their business that they will get a liberal return.

But the things that you may grow the most profitably of all are the small fruits, strawberries, raspberries, currants, gooseberries, etc.

The President: The meeting now stands adjourned until 7:30 o'clock this evening.

Evening Session.

The President: Ladies and gentlemen. I thank God that he has raised up in this state of ours a distinguished lady who can address a farmers' organization, and not only can address it, but has pride enough and honesty enough and integrity enough to tell us what we ought to do and how to do it. I now have the pleasure of introducing to you Mrs. Alonzo Towle of Freedom.

PEOPLE AND HOMES.

BY MRS. ALONZO TOWLE OF FREEDOM.

Our object in preparing this subject is to compare the people and homes in other lands with those in the same sphere of existence in our own, also, to study somewhat, their social conditions and broaden our knowledge of the human element if so we can do while remaining at home. If this knowledge will intensify in any degree our love for our own country, home and people, we shall have accomplished our purpose. My friends, I invite you to accompany me on a hasty tour around the world. Our first visit is to Central America. Here we find a country of considerable natural wealth. Climate varying according to the altitude. In the greater part of the country we find soil of the richest quality. All nature overflowing with life, presenting to the eye a perfect paradise, yet for four hundred years the people have suffered defeat after defeat, as they have fought against nature. Amid all these beautiful scenes there ever lurks that death dealing malarial poison to mar and spoil. Here as in other places, the farmers are the bone and sinew of the country. They depend upon them and not upon the gentry of the town. It is the better peasant class who are to be the salvation of the country in the future. These farmers are quite primitive in their fashions and customs. Beside their carts they trudge to market barefoot, while in the cart rides the wife, barefoot, too, and clad only in chemise and short gown. A kindly disposed people who must ever battle with the overpowering seductiveness of a tropical climate.

From Central America we pass down to South America. We find a part of our continent remarkable for nearly everything that goes to insure to the people their commercial success. Mineral production without limit. Diamonds, emeralds, saphires, topaz, and rubies ; gold, silver, copper, tin, lead, and quicksilver ; large nitre beds and guano deposits. Such a quantity of vegetable production that no country in the world exceeds it. The rose-wood, iron-wood, and Brazil-wood ; the rubber tree, cinchona, and all varieties of palms. Spices of every kind. Dye stuffs of all sorts. Cotton, tobacco, sugar-cane, and the olive. One division alone produces one half the coffee used by the whole world. Do I hear you say, my friend, that this is the one place of your ambitious dreams ?

But wait, let's investigate. In one division one per cent. of the people are white and in the whole country two-thirds are colored. Yellow-fever, goitre, epidemic dysentery, and even leprosy assail the inhabitants. Chili has more earthquakes than any other known region of the earth, and violent winds and terrible hurricanes are to be feared. In the vast forests of almost priceless timber, we hear the echo of the lion's roar. Boa constricters and anacondas wrap their folds of undulating strength about man and beast and they are alike equally helpless. In the Amazon and all its tributaries are found alligators of every kind. In addition to these natural horrors there is scarcely a time when some state or states will not be found at war with sister states. We rush back to Aspinwall, on the isthmus. Shortly we are at sea steering directly for Havre, France. You explain, "How delightful; how I have longed for a glimpse of Paris and gay Parisian life." But hold, we are an agricultural people. The life corresponding to ours is not found in any city. So come with me for a trip through Provincial France.

France outside of its cities and large towns we do not hear much about. Travelers for the most part wholly neglect the villages, yet they boast of much picturesque beauty. Nearly all have their noted cathedral or church, either of Grecian style or belonging to the renaissance. There are ruins also of the old arenas and theaters which point to old Roman times for origin. Whether in Normandy or Brittany we shall find characteristics of the French peasantry that are similar, although in many ways they differ. In the north they are tall and muscular. In Brittany and the south, thickset and short but active and energetic. Their lives as farmers of course are much like any other country's farming people, as far as work is concerned in its details. But there is quite a difference when you compare them with our own as a people, differences in appearance and education. The French peasant's ancestors were bound to the soil which he owns today, but the father's servitude has left impressions upon the sons and daughters. They have had so many different origins that it is hard to class them with any idea of unity. The wife is of great importance on the farm, as she manages in doors and works both there and in the field to great advantage to the husband. Very few farms are tenantless, and they go on in the same old way, not caring much for education or improved agricultural methods.

How these villages fascinate with their soft air, and the joyous intoxicating carelessness, with the satisfying thought of past glory combined with present beauty. They are very quiet and deserted by day. The vintage is on and is of importance, and the grain must be garnered, but during the whole of the long evenings the streets are brilliant and crowded. Cafes are filled with groups of people who sit forever around little tables out of doors, like their German neighbors. They enjoy this life in the open air and stay there as much as possible. You are enjoying this life my friend, and are as gay as a lark. Shall I leave you to make a home here? If so, will you be satisfied with only these peasants for companions? Shall we tarry? I imagine I receive a round Yankee "No, sir," as you cover your ears and nose with your large cambric handkerchief. With the jargon of sounds called language you are beginning to feel crazy, and as in certain parts, cleanliness not being next to godliness, you are certain that "distance will not only lend enchantment," but rid us of the eternal odor of garlic. The only way to accomplish this is by leaving the country. So you cry out for England. Across the channel we go. In two hours after leaving Calais (northern coast of France) we arrive at Dover, England.

We take our way to London and are whirled so quickly through the city that we only get a passing glance, and again I have to remind you that we are an agricultural people. We have a right to conclude that the English home is more like our own than any other because of language and customs, and so they are in the large towns and cities, but in the rural districts the comparison is most painful. The land is divided into separate farms, each having the landlord's house and those of the tenantry. The peasant's condition has improved within the last hundred years, but in a way that seems to us very slow. He can now make improvements and his landlord is obliged to recognize them, but he, too often, does not care to improve. Still we feel they are gradually changing for the better. We know that the personal character and example of their queen have had a wholesome effect upon all England. While she lives and reigns we do not expect any great change. What will follow if any less worthy takes the throne, no one can tell.

You look upon me with such a look of disgust because I even mentioned these homes in connection with our own that again we take our way, this time to Ireland. Emotional, changeable, squalid, yet good natured Ireland. Miserable and dirty yet full of tact and talkitiveness. Poor when compared with America. Poor for lack of thrift in many cases. They will not hurry, no matter how bright the sun shines, and are glad for any excuse to stop work. These are the older and really Irish people and not the Protestants of the north. The board of education have invited their teachers to instruct the higher classes in industrial work instead of adhering to the purely literary curriculum in the convent schools, and good results are already arising from the change.

We do not tarry either here or with the tried, true, and reliable Scotchman, only long enough to take a trip among the lakes and mountains, then we are away to Scandinavia. Here we find Norway to be, not only the land of the midnight sun, but the most picturesque country in all Europe. Owing to the soil being quite sterile in the north large areas have been cultivated. This has hindered the formation of villages. Sociability is encouraged, however, by the excellent roads built by the government, this always helping to overcome distances. Those who live near the coast are more given to the fishing industry than to farming. The very air is filled with the odor of codfish and herring in the fishing season. The Loffoden Islands, off the coast, have the richest cod fisheries in Europe and perhaps in the world. There is a harsh solemnity and earnestness about these Norwegians. They have been inclined to shut themselves in socially, either from choice or circumstances. Hjalmer Hjorth Boyesen says of the coast people that, "They live rude, simple lives with few wants and demands and also with a fatal fatalistic acceptance of their lot, be it hard or easy." Norway as a country, taking it as a whole, was never more prosperous than today. Its farm products are increasing. Every year more land is under cultivation and more scientific methods of farming are employed. The farming people are poor but industrious, economical, and intelligent. Wonderful works of water are the fiords, glaciers, and waterfalls. Here was where the old Norseman learned many secrets which prepared him to be able to conquer and triumph over so many enemies. Boyesen says, "Swedish diplomacy has ignored and misrepresented the people. Norway is Democratic in spirit, has neither nobility nor landlords, and demands her own diplomatic and consular representatives. These have always been Swedes. Oscar II is king of both countries. The one aristocratic, the other democratic, and here is the trouble."

From Christiana we are en route to Stockholm. Sweden like Norway is a land of lakes. They cover one eighth of the entire area of the whole country. The climate is genial and we find beauties in nature which are unknown to places of the same latitude in America. Stockholm is called the "Venice of the North," the truly beautiful city. Sweden is everywhere noted for its educational system. The best buildings are usually school-houses. They educate as they do in other countries of Europe, in special lines. There are agricultural schools, music schools, and industrial schools. The children of the poorest must be educated. In one city there are thirty factories of different kinds. The law allows the young person to work but six hours per day, but demands ten of the adult. Children who have not graduated from the public schools cannot be employed. They are famous farmers and dairymen. We enjoyed them, only the language troubled us and the days were too long, so we travel down to Germany.

Plodding, pleasure seeking, conservative Germany. So unselfish that she expects to convert heathenish America to Sunday afternoon frolics, to beer gardens, &c. Expects to convert God's day of rest to one holiday for pleasure. Germany has always been conservative. She was the very last of modern Europe to take on civilization, even Russia superseded her in this direction. History tells us that those German barbarian hordes which came down upon ancient Rome in the days of her glory, were a drunken rabble. These traits have become modified we can well understand, yet with such a history, they are not fitting examples for worthy imitation. It is not necessary to refer to her schools as we are so often reminded of her scholarly ways. Womanliness is much talked about by these conservatives. Germany has thought nothing of imposing the heavy labors of the field and public highways upon her women. Women and girls are allowed to work in factories, lay brick or work anywhere by the side of men for daily pay, but when you propose their being fitted and working intellectually with them, they are horrified. German agriculture has shrunken under the corn laws. It has caused much suffering among the poor, but has enriched the great land owners. The suffering of the rural population in some districts has been great, and they have often called for help.

The Dutch, or Hollanders, are a people more closely connected with New England life than any people except the English. Holland is the one country of continental Europe where we find homes according to our idea—a dwelling place for the family, a place for comfort and rest. A knowledge of Dutch people, language, and history, has more points of vital contact with our own natural traits than can be found in any other. One writer says: "Given time, Dutch phlegm is no mean competition to French mercury or American pluck."

From Holland to Switzerland. The Swiss are mainly a pastoral people. Besides the few great centres and the fewer communities where the muslins and watches are made, the people live in small villages scattered over the hillsides and in the valleys of the Alps. These villages are in a sense coöperative. Farmers must have land, and the steady downward moving of the glaciers leaves but little for tillage and grazing. In the spring or early summer there is a migration of the herds to the higher pasture lands. They are allowed to use all the grazing land above them, so they send their cattle, in care of a certain number of dairymaids and herdsmen, from one fertile spot above another until the autumn. It is a jolly time for those so employed. We imagine we can hear the herdsman's Alpine horn sending out its call over the glaciers, and the sweet, penetrating yodel echoing and reëchoing from mountain to mountain as they all gaily join in the "happy evening song." Switzerland is made up of three distinct races speaking three living languages; therefore there is much difference in manners and customs.

From Switzerland to Russia. Russian life represents both civilization and barbarism, the high classes, or "society," being separated from the "people" by a chasm both wide and deep. "Society" means the educated, thinking minority; the "people," the masses of peasantry. Russian conservatives think our civilization and freedom productive of immoralities, anarchy, and infidelity, and that by persecution and oppression (the Russian method) only should a people be governed. But another power is among them; perhaps in some future time the people will rise to meet the emergencies of this case as they have in so many other similar ones. Communal system of land ownership prevails over a large part of Russia. Here we find a sad lot. Life, with the Russian peasant, has always been a hard one. Ill-fed, ill-paid, crushed, on every side misery stares him in the face. He soon learns, hemmed in as he is, that his only place to look for help and comfort is upward; therefore religion becomes a passion. They are Roman Catholic, only they reject the supremacy of the pope. The Russian peasant woman leads an exceedingly hard life. Not only young girls, but old women, plow, harrow, thresh, and help with the corn-cutting. They work out of doors all through the haying season, no consideration of physical kind limiting this almost universal rule, not even care of children born or unborn; therefore many fade and die young, and there is a great mortality among children. The young wife does not enter her home independent, but as one of a large family, all of whom must work to help support the whole. The funds are all turned into one treasury under the care of the head of the family. Now and then a young man rebels, and chooses to try an independent home of his own. Alas! the world and life do not bring much joy to these people.

We turn to Austria and Hungary which has held Russia from monopolizing and destroying the European "balance of power." Hungary has best understood the Turk, and stood in the gap, keeping him from overrunning all Europe. Here we find the fine city of Buda-Pesth on either side of the Danube. Buda, with its fine villas and broken hillside ruggedness, where Francis Joseph has built a palatial home. Pesth, on the lower side of the river, is the business part of the city. Here Minneapolis learned her fine-flour process, and now excels her teacher. Hungary is the place of exquisite housekeepers and cooks, but there is going up from these same women this cry, "I am my husband's slave."

From Hungary to Turkey. Turkey is oriental and barbarous. The farmers are nearly all Bulgarians. The Turks are a brave race, with some good qualities, but their social and religious customs consign them to unavoidable results. Their becoming extinct is only a matter of time. It does not matter what you do, the Turk still faces Mecca and gives no attention to you whatever.

We journey on through Greece, stand on the Acropolis and view the ruins of the Parthenon; visit the pass of Thermopolæ, Athens, and Sparta. On a bright morning we sail across the waters to Italy, sunny Italy, the land of poetry, music, and architecture. As we have not much interest in the Italian, with his macaroni, we visit its most interesting cities,—Venice, the bride of the sea, Milan, with its noted cathedral, Florence, " the flower of cities and the city of flowers," and finally Rome—Rome upon its seven hills, the city of two thousand years. The minister of Sardinia says, " The new Rome, with its new religion and Christ at the head, is already made, but who will make the Italians?"

Away from Italy we rush across the flat lands of southern France to the land of the Castilian and Spanish senoritas. As we travel we catch glimpses of small white villages here and there among the trees. Over on the hillside are flocks of merino sheep quietly grazing, and the farmer is seen doing his farm work in a very antiquated manner. On we go to Madrid; but Madrid is not Spanish, it is wholly Parisian. We drive on the boulevards and see the finest horses in the world and the most graceful riders; but we are searching for our ideal Spain. We have allowed ourselves to forget for the time that we are farmers, and so we drop down to Andalusia, all the way reviewing what we have learned of that old Moorish castle, the Alhambra. We arrive, and wander through court and hall, boudoir and bath, all richly finished in old Moorish style. We look out over the plain where Moore and Christian once fought so nobly. We dream, and the ghosts of past days press hard upon us. We are glad again to move on.

Across Gibraltar to Tangiers, a distance of thirteen miles. It took us four hours to make it because of contrary currents. Tangiers is called the " white city of Africa." It is oriental and sickening. It is just as it was a thousand years ago. One person said he " would give a hundred dollars to visit Tangiers once, but a thousand rather than to ever see it again." The beastliness of the lowest living is evident in everything everywhere. In the French colonies we find many things to interest us. Two thirds of the inhabitants of Tunis are Jews. They weave and dye, fill the streets with bazars, and the bazars with everything rich, bright, and attractive. Everything is at its best, but out in the country we find a contrast. There we find farmers, but they own nothing; everything is furnished. When the harvest is all gathered, one fifth is their share. This is not usually enough for them to live upon, so they begin to borrow of their landlords. From that instant they are no longer free, and the land that ought to bring them ease, plenty, and freedom, only yields misery. Therefore farming is unprofitable business. So you may travel over many miles of fertile country wholly uncultivated. Yet in the far-away time these were the famous wheat fields of old Carthage. The Mussulman does not work as the Jew and Christian work, to lay up money, but in order that he may be free to pray as many times each day as he likes. When he fights, it is for the "glory of Allah," and not to save his country. The supreme object in living always tells.

Over to Egypt, down to Cairo, is our next destination. Here we tarry. Cairo is not all dirt, camels, donkeys, and donkey boys; there are green spots even in old Cairo, and here we rested. After a time we go out there, over the plain to the edge of the desert, and find the pyramids. We learn some helpful lessons in the line of patience, also get renewed courage to keep on our way in small purposes well accomplished. If those who so well laid the foundation stones of that vast pile had faltered we should never have had this monument of past history as a link to connect the living of to-day with the life that was. It did not make any difference so far as their efforts were concerned if it did take four hundred years to bring it to completion; they did their work wisely and well, leaving the next generation to take it up and carry it on.

Leaving Cairo and steaming up the river, on one side is the island of Rhoda where tradition says Moses was found by Pharaoh's daughter, and where the Nileometer is placed, that instrument whose measurement of the inundation foretells so accurately the coming harvest. The Nile not only overflows its banks and waters the land, but brings down rich deposits of mud to fertilize. Upon this, which covers the soil about an eighth of an inch in thickness, the fellaheen sows his grain.

We go on up the Nile to Port Said at the head of the Suez Canal. Rudyard Kipling says that "there are iniquities in many parts of the world, and vices in all, but the concentrated essence of all the iniquities and vices in all continents finds itself at Port Said."

We hasten down to India. Here we find the cultivation of the poppy has driven out cereals to a greater or less extent. The profit generally being so much greater upon the poppy crop, it is a temptation to the farmer to plant it. In those districts where it is most extensively cultivated, the famines are most serious at such times. The poppy crop is sold to the government, which, in turn, forces it into China, although China has done what she thought she ought to keep it out. This is British India, the home of contrasting people in contrasting conditions. We find Mohammedans, Parsees, Buddhists, and Christians. There are pagan temples, and only a short distance away beautiful homes of the English people. Agriculture is the sole business of the Hindu. He feels that he is unjustly taxed; he has to pay a cash tax with no allowance for bad years. Under the old native rule, he could pay all or a part in products. The Brahmin is indolent, without much intellect, therefore he creeps, whines, and crawls under the rod. India's story is too long and diversified for us to undertake at this time. If all mankind were perfectly just and not tempted to overreach the poor and ignorant, if the "love of money was not the root of many, if not all, evils," then there would be greater hope of India's future redemption from her low conditions. England's coffers first, and India's welfare as a secondary preferment, bears fruit in many ways.

From India up to China. We have no comment to make upon the Chinaman; he speaks for himself everywhere. But the Chinese woman's life is a peculiar one. In the life of the young Nankin wife the greatest factor is the mother-in-law. She is entirely under her control, cannot even leave the house without her consent. On the fourth day after marriage she begins a custom which must be kept up as long as the mother-in-law lives, that of rising first, going to her room to greet her, also to be of such service as she may need while preparing for the day. At night she also must repair to her room again and stay until she retires. Her husband has absolute control over her. Her only hope is, that she may in time become a mother-in-law. As first wife, she is honored; as any other, is second in the household. The first wife is supreme in her domestic life.

Tired of foreign lands and people, gladly we turn our steps homeward, satisfied that "our first-best country is ever at home." We have learned these facts: That in the Uuited States the average standard of living is higher than in any other country; that our independence inspires ambition; that, as Americans, we have much to boast of. We have learned also that we have a variety of climates; that we produce vines like France, fruit like Spain, and all the products of the temperate zone. You may take your choice, my friend, but we will select as a place for a home New England, the farm-home—not a thatch or dug-out, not where we fear the blizzard or cyclone. We are neither scorched with excessive heat, nor shivering from extreme cold. Strong civilizations have for their key-note or foundation stone homes of the right sort. They are built upon truth.

These homes are found scattered all over New England.

We find the homes of our people on the hillsides and in the valleys, each having its clean sweep of lawn, with leafy maples, oaks, or venerable elms casting their inviting shadows, telling of grace and charms in nature which are dear to every home-loving soul. The very stillness speaks, and there is a mesmeric influence emanating from all God's world that entrances the nature lover as no city ever can. It has been said that we cannot produce as much wheat or corn as Kansas and Nebraska, nor such fruit as California; but we have raised *men*—men whose intelligence and inventive genius has proved to be the farmer's best friend. These are not accidental happenings. There is a law of intellect and character underlying all, and it has told. The first fine laws governing homes spring from within, and are directed toward the needs and necessities of the times. Our ancestors, all unconsciously in the truthfulness of their lives, recognized these facts.

Here boys and girls in the past received their first impressions which have made them a help and blessing in their generation. They were given an inheritance of happiness which comes to those only who make a correct use of life and its privileges. On the farm boys are taught the things they ought to know, getting a large practical knowledge with good health besides. They are not debilitated with excess of society, and learn from necessity to keep their expenses within their income, which is of vast importance at this time when the extravagant ideas of the young are such a hindrance to their financial success and a barrier to marriage. They are taught here the power of self-control in all their daily association, this quality being of infinite worth to every person. The farmer and his wife are always in partnership in their business, and can consult each other in every detail. Although they are always conscious that many of the opportunities of life and society are lacking, yet they feel recompensed by the gradual strengthening of mutual affection as the years pass. There is also comfort from being so "near nature's heart," which brings a largeness of living totally unlike any other.

What are our needs as a people? To dignify our profession more and more; to make it not only well paying, but more and more popular every year. Let no chance slip by unimproved when by effort we can in any way help our work to a higher level of public recognition. How shall we save this American farm home? Sometimes we fear it will become a thing of the past, and nothing can take the place of refined and lovely homes, not homes for show, but real homes. Then let us put aside our dreaming and make the practical education of the masses the method by which we work. This is an age of intellectual activity. Perhaps we need to understand some of the facts involved. Physicians tell us that the third and fourth generations born on the soil have degenerated; that women have deteriorated. They also tell us that women can be developed intellectually, and brought to as high a standard as men; in fact, are able to go beyond them, but then, as a rule, they cease to be able to reproduce their kind. Mental effort exhausts as much as manual labor, without any return in the way of exercise. That we cannot take out of anything more life than there is in it, when everything is taken out there is nothing left. When girls are over-stimulated at an age when they ought not to be, and then are crammed and jammed until their very lives go out at their eyelids, the whole nation must suffer the results sooner or later. As the American woman only can produce the American man, we certainly should be interested in making and preserving these farm homes. While women of foreign blood are paying strict attention to making homes, rearing children, etc., the American women are refusing to accept their place, setting aside maternal instincts either for lack of strength or for love of the pleasure of the world. In either case, with few exceptions, the training they received as young girls is the remote cause, the proximate cause being the sickly sentiments of fashion and folly.

If life was long enough for the young to follow out all lines of education and research we certainly would not restrict them. It is not, and we are persuaded that the path of wisdom and knowledge is so broad and leads up to such heights that if we do our very best as travellers therein we can leave the imprints of but few footsteps. All that we can possibly learn in any direction, compared with what there yet remains to know, is as one drop of water compared with the vast ocean. With this limited time for work, why not choose those things most helpful and beneficial, thereby creating a new sentiment that reinstates the duties of everyday life and places them preëminent? If we wisely choose to study the works of God in our early days, we may later dare to use our time for investigating the works of men, and feel justified in simply intellectual humoring. Domestic science, the culinary art, and sanitation embrace all the sciences, and will give to the girl a broad knowledge and at the same time healthy discipline. This training will open their eyes to many interesting facts in regard to every-day duties, and will open the way to every possibility in life worth having.

Train the boys in their business as well. Let the two well-trained classes meet and the result will be the establishing of the real homes in peace with prosperity. And when the hillsides and valleys shall have applied to them the result of scientific thought and study they will "blossom like the rose."

THE PRESIDENT.—I have the pleasure to say to you that we have two distinguished gentlemen with us this evening, officers of the National Grange, who will speak to us. I will now introduce to you the lecturer of the National Grange, Alpha Messer of Vermont.

FARMERS' ORGANIZATIONS.

BY ALPHA MESSER OF ROCHESTER, VT.

Mr. President, Patrons and Friends: I did not come here to your goodly city of Keene for the purpose of making a speech. In fact, I do not know that I ever made a speech in my life. I came here to listen and see some of the good people whom I have met in former years at former meetings, and to meet others whom I have never met. The president of the State Board of Agriculture said that he was very anxious that I should sit on the platform and appear before you for a few moments to-night. But if I had any speech to make or any talk to have given you, I fear that I should almost have lost it while listening to that fine address we have heard here to-night.

I have been delighted with the trip we have taken over the world with our good sister, and I was delighted when she brought us back to our dear old New England.

As I was sitting in my chair listening to the address, the thought came to me, do we realize, men and women of New Hampshire, do we realize the benefits we are receiving or may receive in coming together in meetings like this; do we fully realize what they are for; do we fully realize what we can get out of them? I am very sorry not to see more here to-night, for I feel assured that it would have been of great benefit for those who have stayed away to have come, as it has been to those of us who are present. It is not altogether for the knowledge that a person may carry away from these meetings that we come together in this way; the benefits cannot be altogether measured by the numbers and importance of the facts that are gained here, but it grows very largely out of the inspiration that comes to us by coming in contact with those whom we meet here and in the intercourse of one with another. It comes to us in various ways. We meet our friends and receive from them evidence of that fraternal feeling that exists or should exist in the human heart in its normal condition, and I think it exists among the farmers of New England perhaps more than in any other section of the country. I am inclined to think that that is one reason why we are so successful in our agricultural organizations.

The farmers' organizations of this state, the State Board of Agriculture, the Dairymen's association, and the other organizations, have a wide field of work, and are doing a fine work for the farmers, in educating them and directing their thoughts in special lines. These meetings we have here in New Hampshire, in Vermont, and all through the different parts of the country, bring together experts who direct our minds in certain lines, and enable us to apply the thoughts and put them in practice in our lives and upon our farms. It is not only that we are able to show progress in material advancement more than we have done in the past; nor that we are becoming better farmers, that causes me to speak of the good that these meetings do, but also because these organizations are doing a vast amount of good in other lines. They are held at different places throughout the country and they get different men together and cause them to think. It is not the amount of knowledge that we can take away that is of the most value, but it is the inspiration that brings our thoughts to centre upon the various lines to which the speaker has directed our attention. I have often said, that if we could get men to thinking, they were all right. If you can only get a man to thinking, he will work out his own salvation, and that is what these meetings are doing,—that is what this State Board of Agriculture and Dairymen's association are doing. And I may venture to speak about another organization, which is doing, I think, a vast amount of good in New England and the country at large.

Of course you expect me to refer to the grange, and your expectations are correct. I will give you a few figures to show you the value of the organization. I have no time to speak of what the grange has done or what it proposes to do or what it is now doing, because I think the president said that I had only ten minutes to talk.

You have here in New Hampshire two hundred granges. Those granges held two meetings a month each during the twelve months of the year, upon an average—some of them more and some of them not so many. That makes in all nearly five thousand farmers' meetings in the state of New Hampshire alone. Every one of those granges is self supporting, and every one of those meetings is attended on an average by thirty farmers with their wives. And what do you suppose the influence is that comes from those meetings, where topics relating to the farming of New Hampshire and the country at large are discussed as well as a large number of general topics? What do you think the educational trend of these meetings is, if it is not onward and upward, if it is not making the farmers in New Hampshire better; if it is not giving them better homes, better ideas of living? We have one thousand granges in New England. Multiply that, if you please, by twenty-four and you have the number of grange meetings that are held annually in New England.

Twenty-four thousand farmers' meetings, attended by sixty-five thousand patrons with their wives and children—sixty-five thousand patrons we have in New England. Is there any influence attaching to any other organization that can do the work that the granges are doing in the educational and social line in New England? And when you go from New England to other parts of the country, you can multiply these figures many, many times.

I merely wished to speak to you of the grange and of the work that the grange is doing in a general way. If there is a person here who is not a member of the grange and who thinks that the grange is not doing a grand, good work for the education of the farmers of the country, I wish you would just join the grange, be a member there for one year, attend its meetings and be active in its work, and get some of its social and educational advantages, and if you do not say that you are more than paid one hundred fold, I will try to pay your entrance fee to the grange. I will do it every time, if you will send me a bill of it. There is no question about it; every sensible man and woman knows the value of organization. You must know the value of any farmers' organization which brings the farmers in from the hills and valleys throughout this state and this grand New England, and brings them together upon this social basis and teaches them the fraternity which exists among men, and gives them the ability to better withstand the difficulties and trials, and to weather the gales which come upon all communities.

In the days past, the colonists, who preceded us, came here and hewed down the forests and built up these farmers' homes we have here to-day. They had something to do which developed the deep character, which enabled them to transmit to their children the grand and noble institutions and give us the school and the church which we enjoy to-day. As farmers and as citizens of New England we do not have to contend with those things which our fathers contended with, but we have other things to learn and other things to do; we have other cares to look after; we have our own deep character to develop, and if we are true to ourselves and to our ancestry, then we will feel the responsibility resting upon us of transmitting to our children and our children's children intact these noble homes, and this noble form of government that has come down to us from our fathers, the results of which we enjoy at the present time. [Applause.]

The President.—It now gives me great pleasure to introduce to you Hon. J. H. Brigham, of Ohio, the master of the National Grange.

THE RELATION OF AGRICULTURE AND THE FARMERS TO OTHER INDUSTRIES AND CLASSES.

BY HON. J. H. BRIGHAM, DELTA, OHIO.

Mr. President, Ladies and Gentlemen, Brothers and Sisters: I recognize the fact that the few trips I have made to New England have not been in vain. I claim the credit of having made one friend, at least, and a good one.

I have listened with a good deal of interest to our sister and brother and have noticed this peculiarity. Somehow these people of New England think a great deal of New England and their homes in New England. They remind me of a little four year old baby that I read about the other day. She had been thinking very deeply for a few moments and finally she looked up to her mother and asked: "Mamma, do they ever marry in Heaven?" "No, Mary, the good book says that they don't." "Well, Mamma, do they ever marry in that other place?" "No, I don't think they do." "Then, Mamma, I am going to stay right here." These New England people seem to feel that way. I do not know as I blame them. I always like to look out upon the beautiful hills, and streams, and valleys of New England, and I always like to meet the people of New England in a public capacity or in a private capacity. I enjoy it. And I do not know that a person can have a good home in any better place in the world than in New England.

It is rather late to start in on a speech, so I will do what Brother Messer says he has done—not make a speech, but give a little talk on the subject assigned to me by the Board: The relation of agriculture and the farmer to other industries and classes.

I selected this subject, because I had somehow received the impression that a great many people who attended these general gatherings might have conceived the idea that the farmers, because of some averments and talks uttered, and things advocated by their speakers, were at war with other classes and interests; that they were inclined to be clannish, inclined to break somebody else down, inclined to make war upon somebody, and that the tendency of these meetings and organizations was to raise up class against class, and bring about a conflict of interests. It did not seem to me that that idea was one that should be entertained by our people; it did not seem to me the true mission of a farmers' organization to try to array the farmers against those engaged in a professional business or in other walks of life; and therefore I will try to show briefly some of the relations which exist and ought to exist between these interests and classes. We claim for agriculture, however, an all important position among the great interests of our country; it is the one interest that cannot be spared. We know that our manufacturing interests are great, and that our commercial interests are important, and our mining interests give to us as a people great wealth, and yet all of those interests might be blotted out; every factory might shut down, every mine close, every bank become insolvent, and the commercial interests of the country might be given up, the rails of all the railroads might be torn up and twisted as we twisted the rails in Georgia and Tennessee during the war, and yet the country would not be entirely ruined if agriculture was spared; but the farmer would continue to till the soil; the cities, if destroyed, would be built up; the factories would again light their fires, and their wheels would be put in motion; the mines would be opened, and general prosperity would again come to our people, if agriculture was left.

Now these relations may be hard to define, but it seems to me that the relation of agriculture to the other interests is something like the heart to the human system. It sends its life blood to every extremity; it is the one organ that cannot be spared. You may lop off a limb, put out an eye, cut out the tongue; but if the heart is left to do its work, man will live. And that is the position, it seems to me, very largely, of the agricultural industry among the other great industries of our country. And because of this fact; because it is the foundation of our prosperity and of our very life, every man, every woman, and every child in the land is interested in anything that tends to protect and develop this all important industry of our country. Hence I am glad of the opportunity to meet with men engaged in other callings and other walks of life; I am glad to say to them that it is the purpose of these farmers' organizations, all of them, to develop agriculture upon which they build the foundations of their own industry, and to build up and develop a grander and better type of manhood and womanhood on the farms of our country, in New England, in Ohio, in every portion of this great country of ours.

We want no war of classes; we want no strife; we must go hand in hand in the march towards prosperity. In all troubles to come, in all dangers which threaten our country, the farmer must stand shoulder to shoulder with the men engaged in other callings and other professions, battling for the flag of the country, for liberty, and for all those things which we hold to be dear and necessary to our prosperity and our welfare.

Every industry is dependent upon the industries that surround them; there is no such thing as absolute independence. The farmer hears much about the independence of the farm life, but it is largely a mistake. Of course we can live after a fashion withuot any of these other industries, but they add greatly to our comfort; we need them and they need us. Therefore everything should be done to bring about friendly relations.

Then why should we make war upon professional men, upon the interests of manufacturers, or bankers, or great railroads? All that we ask is that the farmer shall have that which is his own of right; that which he earns by his labor and diligence; that which he has saved by his sacrifices and courage. We ask for him equal privileges and equal rights with all other classes. We want equal taxation—I shall have to go over these matters hastily—we want equal taxation. That is right every one will admit—that this burden made necessary in all civilized countries, among civilized people, ought to be shared equally by all the citizens—all should contribute. Yet I know that in some way there seems to be great inequality in the distribution of this burden, and I believe it is generally conceded, without argument, that the average farmer comes nearer paying his full share of the expenses of our government than any other class of our citizens; that his property is of such a character that there is no escape for him. We know, too, that there is great wealth in our country that manages in some way to escape this burden. It has the protection of the law; it uses the courts and the officers of the courts very much more than the farmers use them, and yet it escapes a large share of this burden. As farmers we hope and believe that the time will come when we are so thoroughly organized and equipped that we will be able to equalize this burden and right this wrong. We hope for that, and we believe that that will be one of the results of organized and well directed efforts.

We want equal protection for the farmer and for agriculture from our legislative bodies. I do not now refer to the protection our politicians are talking so much about—I am talking now in a general way. I will say, however, that when we have a revision of the tariff, the farmers feel that if there should be protection extended to any class or any interest, the farmer is entitled to his full share. (Applause). We do not relish the idea of the farmer being placed upon an exact equality with the cheapest labor in the world, while those engaged in manufacturing are protected by national legislation. (Applause). We are asking no favors; we are claiming nothing especially for our class in this line, but we do ask an honest and fair deal.

Treat the farmer and laborer upon the farm, whatever may be his product, just as you treat labor and capital invested anywhere else.

I have felt a little bit outraged—I hardly got mad all over, but I did not like the language of our friend, Mr. Wilson, in his report made the other day—there is nothing of partisanship about this. He referred to the farmer as a poor victim. I did n't like that—the idea of our being poor victims! having fifty per cent. of the voting population of this country; having more power than all the other classes in this country. If we are victims, we are victims of our own folly, our own negligence, our own failure to make available our power. I do not know but it is a good thing to be stirred up a little by our public men. While I am on this subject I might say that there is another thing that I do not like, and that is these pictures that the artists draw, caricaturing the farmer. I was looking over some engravings or pictures of snap shots, as they were called, from the World's fair at Chicago. I saw a picture of a farmer who had come in with his wife to look at the sights. Near by stood a city young man with his wife. The city young man was dressed up in his most stylish suit, while the farmer was standing there with his pants in his boots, and hands in his pockets, and was saying, "By gosh, Maria!" It is true to life and we know it. You can find men of that character among the farmers. What I object to is their selecting the worst types and the greenest specimens from the farm and contrasting them with the brightest and best they can select from the cities. It is not fair. If they want to take the brightest type from the farm, that is all right. Let them take the brightest types from both, and I warrant you we can stand the comparison.

We want equal recognition for the farmers—not above our merit—I do n't mean that; but we want equal recognition of the farmers according to our merit. Do we get it? You select men for public positions in the legislature and in congress, and we should have our share of representation. Do we get it? We have agriculture as the foundation of the interests of our country—the all important interest. The agricultural class is the most numerous of all classes, and yet, when it comes to the matter of representation, you will find that our interests are the most weakly represented. There has been a marked improvement along this line in some of our New England states, but generally we find in the legislative bodies of our country that there is comparatively a small representation of farmers; that in some way they fail to secure recognition. We believe that is unjust, unfair, and unwise to all classes of interests. Take for instance the national congress that is now in session, that is preparing to deal with a vital interest of this country and legislate in a way that will effect for weal or woe all classes and interests. What do we need there; what ought we to have there in that body? We ought to have men who know the most about the material interests of our country; we ought to have men there who know all about agriculture; its wants and its needs, who know about the great manufacturing, transportation, and commercial interests of our country. We need practical business men that will deal with this business in a practical, business-like manner. In that body there are twenty-seven farmers in the lower house and not one in the upper house. Even the populists in the West selected men, not farmers, for the senate. It is true that in the house there are twenty-seven men that are enrolled there as farmers; but it is entirely safe to say that about one half of the twenty-seven are not in fact farmers—they are not real farmers; they have never farmed. They are men that have no particular profession, and since it has become rather popular to be a representative farmer, these men report themselves as farmers. I am acquainted with some of them and know that they are not real farmers in the true sense of the term. We have over against these twenty-seven men, only half of whom are real farmers, two hundred and twenty-five lawyers. I am not making any slur upon the legal fraternity. We need lawyers in the legislature. They are able men and they are assuredly well qualified to deal with the legal questions and legal propositions. We ought to have enough lawyers there, at any rate, to constitute a judiciary committee in both of those branches. But do you not think that in selecting the members of that body, a body that has to deal so largely with the material interests of the country, there has been an over-production or over-representation of lawyers? It seems to me that way. It seems to me the different interests are not fairly represented, although many of those legal men are warm friends of the agricultural interests, and will try to do their whole duty by all interests. I know just enough about legislative bodies to know that it is human nature to care first for that interest which is your interest, and so it always will be. For that reason I would ask for agriculture and the farmers an equal and fair share of the representation and equal recognition. When we have this,we will have no cause to complain of class legislation, inequality or discrimination against agriculture.

We want for the farmers' boys and girls equal advantages. They are citizens of this great republic, and not only citizens, but sovereign rulers, as some of them—the male members at least—when they come to a proper age become part of the governing power, and I suppose the time is coming when that power and privilege will be extended to the sisters of farmers and .their wives. (Applause). When they are prepared to demand this privilege and to meet the responsibilities thrust upon the American citizen, they are going to get it. It is bound to come, and I do not know but the sooner it comes, the better it will be all around. I am willing to share my responsibilities with my wife and my neighbors' wives. If they can do better than we have been doing in the management of political parties and the dealing with political and other questions, I would be glad to have them.

But I want for these boys and girls equal advantages. We want them to have opportunities for cultivating themselves to meet the responsibilities of life. We have in almost every state what is called an agricultural and mechanical college. Those institutions were established years ago on a grant by congress as a basis with the expectation that their work would be largely the work of preparing those who entered those institutions for practical work upon the farm and in the shop. It was not expected, as I believe, that they were to be simply competitors of the colleges that already existed, although they were to give the boys and girls who entered those institutions an all-around education and a broad foundation to build upon. Yet, as I look at it, they should be different from the other institutions of the land, and I think the farmers should look after these interests and make it their business to see that these institutions give to our boys and girls—not only those raised on a farm, but all boys and girls who desire to follow an agricultural or mechanical life—those advantages that they were meant to give.

We must have opportunity, too, for social culture. These men and women upon the farm need this social culture; they need to be gregarious. I know of a man holding an important position in this country who seems inclined to discourage this idea of gregariousness. It is not his idea for the farmers. He wants us to work out our salvation in our own individual capacity. He does not favor the coming together of farmers for helping one another, as we all can see it is possible to do. I think he is mistaken. A great many great men have made mistakes in the past, and will in the future. We want all of these farmers and farmers' wives; we want all in the neighborhood, in the county, in the state, in the nation, we want them all to unite and use their power to help the men and women engaged in tilling the soil. It is needed by the farmers, it is needed by the country—yes, needed by the country, because in times past, when in great danger, the nation has looked to the farmer for succor and relief. So it will be in the future. We know that, while we have great men, strong men, and wise men in the towns and cities, we know full well that many of those great cities are absolutely ruled and controlled by the vicious and ignorant classes. We know full well that they cannot be trusted to care for the great interests of this country. That depends upon the farmers. Hence we must have for these men and women all the advantages possible to fit them for this great work.

I have begun to detail here some things we want, and I have tried to clear away any prejudices or impressions that may exist that we were at war with or trying to injure anybody—I have tried to remove that idea from your minds.

Now I want to ask a question. How are we going to meet these great requirements? How are we going to care for these great interests of agriculture, of the farms, and of the men and women, boys and girls upon the farms? If we have been imposed upon; if we have been discriminated against; if we have been poor victims in the past,—how shall we avoid and prevent those things in the future? I can see but one way, and that is to make our power available, and to help ourselves. I believe in that idea. I do not believe much in depending upon outside help. I do not believe very much in too great a dependence upon state legislatures or upon national legislatures; I do not believe in depending too much upon the All-Wise Ruler of the universe, although I recognize that we are dependent for all that is good in life and for our future upon this Omnipotence that rules over all. But I do not believe that we have any right to depend upon and expect an overruling Providence to do the work that is our work—yours and mine—to do. We are not here to loaf around waiting for some one to help us. The one thought that I want to leave with you to-night, is the idea of self-help. Let us learn to love our calling, respect our profession, and realize, if it is possible to do so, the great power that is in the hands of the millions of men and women who live in the farm homes of our country. You may talk about the power of money, etc., but when you want to see power,—the greatest human power that can be found in this land of ours, after it is once made available,—you must turn to these men and women who are tilling the soil of our country. [Applause.] There can be organized a great army that can win for the farmers and for the right, all that belongs to them, and that is all that we ought to desire. Hence I want to impress upon the minds of these farmers present the absolute necessity of organization. I see it all around everywhere in my neighborhood. In the city near by where I live, there were, the other day, addresses and appeals for the organization of a board of trade that should include every business man in that great city. Why do they want to organize? It is for the purpose of influencing legislation in the interests of those engaged in that business. And the farmers in Ohio are making their power felt, and they are exerting it, not against the right, but against the exercise of some powers that are not right in the great cities of our state. We have had quite a battle there to try and protect our people from poisonous and deleterious foods, etc. We have a food law that is a pretty good one, and the farmers have elected a man who is enforcing the law. Last fall he was renominated by the dominant party, and everywhere, in every town and every city, the great commercial interest was organized, and every drummer was instructed to see every merchant in the cities dealing in their kind of goods and say to them,—" Whatever you do, whatever may be your political associations, whenever you go to the ballot-box, vote against this particular man." Just think of the power of such an organization as that. But a few farmers telegraphed along the line and said,—" That man is our friend; he is doing his duty; he is simply enforcing the law. Stand by him." He lost thousands of votes through the influence of this commercial organization, but, when the vote was counted, it was found that he led the ticket, with the exception of Governor McKinley—every other state officer was thousands of votes behind him. Why? Because the farmers of Ohio, through organization, have learned to some extent, at least, the advisability of standing by their friends and a man true to them. Organization will do this; organization will enable us—if we are thoroughly organized—to say to the leaders of any party organization,—" If you wish our support and friendship, our active support and our help, you must deal fairly with this all-important industry. You must do that, and then we can help you when there is any important legislation pending." Further than that, we will not, as farmers, espouse the one side or the other; but we will say to the party in power—whatever may be the policy that the people have declared for—we will say to the men in charge,—" When you are revising that tariff, you must treat the farmer as you treat the other men, or there will be trouble for you in the future." [Applause.] Let it be understood that the farmers are thoroughly organized, and there will be no trouble in securing what is ours by right along these lines. The opposition that comes to these organizations from political sources, comes largely, I believe, from men who wish to control the farmers and induce them to promote some interest that is not conducive to the welfare of agriculture and that of farmers.

I recognize the fact that, while the grange has done a great amount of good, has done a grand and important work, the influence of which for good cannot be estimated now, and perhaps never measured; while that is true, I recognize the fact that all of these associations, the State Board of Agriculture, the Dairymen's association, the Horticultural association, and all these associations of farmers are doing a grand work for our country, for agriculture, and for the men and women engaged therein. There should be no antagonism, no jealousies between them, and I believe if there has been in the past, they are rapidly disappearing. We should work in perfect harmony with any special organization or any special purpose; but we need the general organization that shall bring together all individuals and all different kinds of agriculture in our country. Let us work together in harmony; let us strive, each one of us individually and all of us collectively, to build up our country, drive away hard times from the home of the farmer, and all labor together, every man and every woman, whatever may be the field of labor of each, for fair and liberal compensation for honest and faithful work; let us see to it that the profits that result from our labor in any field of life are distributed equitably, and let us join hands to remove from our midst vice and ignorance and immorality of all kinds; and let us strive to develop our love for our country, reverence for good, and respect for the rights of our fellow-men, and go onward and upward, developing in this grand and glorious country of ours the best type of manhood and womanhood that is to be found anywhere upon the face of the earth.

ANNUAL FIELD MEETING

AT

THE WEIRS.

ANNUAL FIELD MEETING AT THE WEIRS.

FIRST DAY.

WEDNESDAY.—August 15.

The ninth annual field meeting of the state board of agriculture was held at the Weirs, August 15, 16, and 17, 1894, in coöperation with the Belknap County Pomona Grange. In opening the meeting, President Humphrey said:

President Humphrey.—This is the ninth annual field meeting of the board of agriculture. We have, heretofore, held our meetings at the seashore. It was thought advisable by the board that we should hold this meeting here, and perhaps continue to hold meetings here in the future. It is a central point and the facilities for getting here are good.

We have arranged a series of meetings through the state up into December, and I hope that they will be largely attended. I have been connected with the board ever since it was organized—about twenty-five years ago—and I learn something at every meeting.

As the first speaker, I now introduce to you Hon. Joseph B. Walker, of Concord, who will tell you about the farm of the first minister.

THE FARM OF THE FIRST MINISTER:

OR,

Farming in Central New Hampshire in the Middle Half of the Last Century.

BY JOSEPH B. WALKER.

Our gallant leader, Captain Humphrey, and his associates upon the board of agriculture, have this year transferred our summer outing from Boar's Head and the ocean shore to ancient Aquedoctan and the placid waters of Winnepesauke lake.

The fact that he has heretofore safely steered our craft along a coast where the headlands are sharp and the east winds often strong, gives confidence in his future pilotage over these placid waters which, coquetting with the mountains, reflect the smile of the Great Spirit by day and the stars which he has set in his firmament by night.

We are here for a good time, but skilled as is our leader, we must not depend upon him entirely for its attainment. Coöperation should be our watchword in the prosecution of our pleasures and all our great interests as well. It was not General Grant alone who forced the surrender of Richmond, in 1865, but the pressure of the great armies whom he led to victory.

The announcement of my subject suggests three inquiries:

1. Where was this farm?
2. Who was the first minister?
3. What of his farming?

To answer these will be my present endeavor.

I.

Where was the first minister's farm?

On the 17th day of January, 1726, the general court of Massachusetts Bay granted to one hundred prospective settlers a plantation seven miles square, lying on its northern border and on both sides of the Merrimack river, at a place called by the Indians, Pennycook.

This was known at first as the Plantation of Pennycook. In 1733 it was incorporated by Massachusetts as the town of Rumford, which name it bore until 1765, when it was again incorporated by New Hampshire as Concord, by which designation it has ever since been known. To avoid confusion from these changes of name, I shall speak of it by its original Indian name of Pennycook.

These settlers were to be subsequently selected for their fitness, by a committee[1] appointed by the general court, and the

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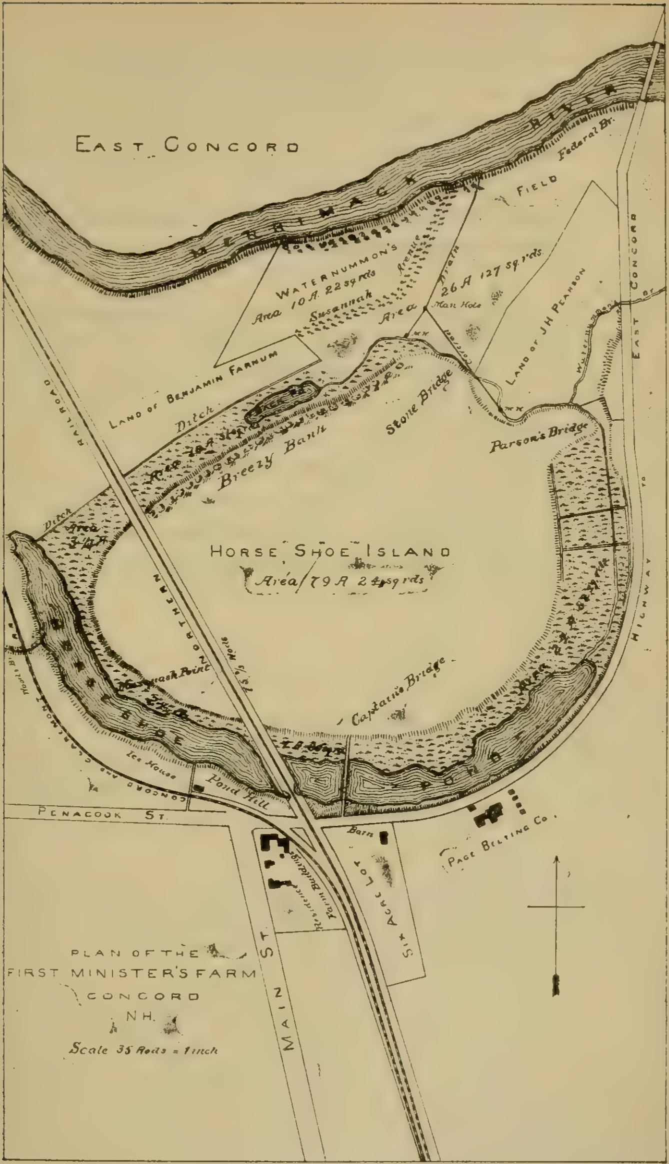
[1] This committee consisted of Hon. William Tailer, Esq., Elisha Cooke, Esq., Spencer Phipps, Esq., William Dudley, Esq., John Wainwright, Esq.



PLAN OF THE
FIRST MINISTER'S FARM
CONCORD
N.H.
Scale 35 Rods = 1 inch

territory thus granted was to be divided between them, the church, the school, and the first settled minister.

Pennycook, which had been long known to the early settlers of Massachusetts as an extensive tract of rich alluvion, had been previously granted to parties who, for failing to comply with the conditions of their grant, had lost it.[1] Up to this time it had been considered a valuable and undisposed portion of Massachusetts Bay Territory. Its boundaries under this last grant were substantially conterminous with those of the present city of Concord.

At this time, the northern boundary line of Massachusetts was undetermined. She claimed that it began at the sea, at a point three miles north of the Black Rocks, at the mouth of Merrimack river and thence ran westerly, three miles north of and parallel with this river to a white pine tree standing three miles north of the junction of its two main branches at Franklin; and thence due west to the South sea.[2]

New Hampshire claimed that her southern boundary line began at the sea, at a point three miles north of the middle of the channel of Merrimack river, and thence ran due west until it met his majesty's other governments.

Capt. John Shipley, Mr. John Sanders, Eleazer Tyng, Esq., and Mr. Joseph Wilder.—*Mass. Court Records, Jan. 17, 1725–6.*

[1] The character of the lands at Pennycook was well known to the people of the coast towns at an early day. A grant of a tract eight miles square was made in 1659, to Richard Walderne and twenty-one others; but it was subsequently forfeited by non-compliance of conditions.—*Mass. Archives, Vol. 112, p. 117.*

In 1662, Joseph Hills and others, of the town of Malden, Mass., petitioned the general court "That a Tract of Land About fowre Miles Square at A place Called Pennycooke may be Granted As An Addition to us, for our better Support And Incouragement." This petition was not granted.—*Mass. Archives, Vol. 112, p. 147.*

June 9, 1721. In pursuance of an order of the general court of Massachusetts, a committee was appointed "To take an exact Survey of the Land on each side of *Merrimack*, between the rivers of *Suncook* and *Cuntacook.*" This committee discharged the duty assigned them and made report June 15, 1722. It also appears that, as early as 1722, the Scotch-Irish had a knowledge of these lands and contemplated a settlement upon them.—*Mass. House Journal, June 15, 1722.*

[2] Belknap's History of New Hampshire, Ed. 1741, Vol. 2, p. 138.

The territory between these two lines, and in dispute, embraced a part, but in most cases the whole, of the present towns and cities of Chesterfield, Westmoreland, Walpole. Charlestown, Claremont, Cornish, Swanzey, Keene, Surry, Alstead, Acworth, Unity, Newport, Croydon, Marlborough, Roxbury, Sullivan, Gilsum, Marlow, Lempster, Goshen, Sunapee, Springfield, Dublin, Harrisville, Nelson, Stoddard, Washington, Newbury, New London, Peterborough, Hancock, Antrim, Deering, Windsor, Hillsborough, Bradford, Sutton, Wilmot, Greenfield, Francestown, Henniker, Hopkinton, Warner, Salisbury, Andover, Lyndeborough, Mt. Vernon, New Boston, Weare, Webster, Boscawen, Amherst, Merrimack, Bedford, Manchester, Goffstown, Dunbarton, Bow, Concord, Hooksett, and Pembroke.

A glance at the map of New Hampshire shows that, if the northern line of Massachusetts was where she claimed it to be, the plantation of Pennycook, although upon her extreme frontier, was clearly within her limits and jurisdiction. And if, on the other hand, the line claimed by New Hampshire was the true one, Pennycook was as clearly within the limits of this province.

Inasmuch, therefore, as this uncertainty must in no long time be removed by an authoritative determination of the truce line, Massachusetts may have been willing to have established on the debatable ground a reliable colony of her own people, carefully selected for their fitness and friendly to her interests. At all events her extreme care in their examination and admission of the colonists which she sent to this new plantation is consistent with this supposition. They were a picked body of one hundred men, mostly from the old Massachusetts towns of Andover, Bradford, Newbury, Haverhill, and Woburn, who stood ready to occupy their new homes as soon as they could be surveyed and made ready for their use.

SURVEY OF THE TOWNSHIP.

On Wednesday, the eleventh day of May, 1726, some four months after the date of the grant before mentioned, a majority of the committee appointed by the general court to take charge of the survey and settlement of this plantation, accompanied their chaplain, surveyors, chainmen, and some of the admitted settlers, numbering in all thirty-two persons, started from Haverhill, Mass., on their journey to Pennycook for the purpose of locating and making a partial survey of it.

They arrived at their destination on the afternoon of the following Friday.[1] Their journal clearly defines their route and says that they took their first noonday meal in Nutfield, "at the house of John Barr, an Irish tavern keeper as we were informed," of whom we "had nothing but small beer. Expenses for our trouble at y^{e} house, 5$^{s.}$" The exact amount of "trouble" this sober company of Massachusetts Puritans had been able to extract from five shillings worth of small beer, I leave for your computation. About five o'clock in the afternoon they reached "Amoskeag Falls" and encamped for the night. Early the next morning they resumed their journey and passed "Onnahookline (Hooksett) Falls" about eight o'clock.

About nine they forded Suncook river, and four hours later the Soucook; about five in the afternoon they reached their destination and encamped on Sugar Ball Interval.

On the day after their arrival they were called upon by a committee of the New Hampshire government and warned to desist from their work, for the alleged reason that the territory upon which they had entered was within the limits and jurisdiction of that province. To them they made a civil reply, referring them to the government of Massachusetts under whose orders they were acting. Thereupon their visitors withdrew.[2]

The surveyors and chainmen were divided into three parties. The first, starting from the mouth of Contoocook river, ran out and marked the boundary lines of the township. The second and third surveyed and put up the bounds of one hundred and three houselots upon the first terrace west of the Merrimack, and of the same number of homelots on the adjoining interval, having an aggregate area of 154¼ acres, and whose united area was 921 acres and 141 square rods. These were distributed by lot on the 7th and 8th days of February, 1727, to the several proposed settlers of the township, the church, the school, and the first settled minister, one share to each.[1]

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[1] Journal of Committee of General Court in Bouton's "History of Concord, p. 66.

Journal of the Committee of General Court, Bouton's "History of Concord," pp. 68 and 69.

In the following May the remainder of the interval in the central part of the plantation, amounting to 514½ acres, was surveyed and assigned in 144 lots, varying in size from 2½ to 6 acres each to the 103 original proprietors. At this time, therefore, the division of the plantation territory stood as follows:

Whole area of the plantation, . .			31,360 acres,	— sq. rds.
103 house lots,	154 acres,	40 sq. rds.		
247 home lots,	1,436 "	61 "		
			1,590 "	141 "
Land undivided			29,769 "	19 "

Subsequent divisions and sales were made from time to time until the entire area of the grant had passed from joint to individual ownership.

Of the lands thus divided among the proprietors, the first minister received his apportionate share, which, increased by later divisions and purchases, made him a farm of some three hundred acres. This gave him a pecuniary interest in the plantation and kept him in close touch with his people. From it, he ever after received a portion of his support, and was a farmer as well as a preacher.

It is an interesting fact, in harmony with the devout spirit of the time, that this little company of committee men representing the General Court of Massachusetts Bay, surveyors and expectant settlers, should have brought with them their chaplain and that on the Sunday following their arrival, being the fifteenth day of May, 1726, public worship was celebrated for the first time in the wilderness Pennycook, which before this had echoed only to the cries of wild beasts and birds and the wilder cries of roaming Indians.

CONDITIONS OF PENNYCOOK IN 1726.

Upon their advent to Pennycook, the settlers found that some portions of the interval had been partially cleared by the Indians and were bearing a coarse grass, a fact of great consequence to them inasmuch as it allowed the immediate introduction of horses and cattle to the settlement. The very year the plantation was surveyed and before a furrow had been turned, Capt. Ebenezer Eastman cut grass and stacked it in Waternummons Field. The old Indian chieftain of that name, who claimed ownership of that land, forbid his doing so at first, but a few potations of the captain's fire-water removed his objections and he was permitted to cut to his heart's content.[1]

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[1] Records of proprietors of Pennicook.

While the Indians had subsisted mainly by hunting and fishing, their women had practiced a rude agriculture of limited extent and raised small patches of corn, pumpkins, and possibly of tobacco. Indeed, some of their corn hills overgrown with grass remained undisturbed down to the memory of aged men now living.

It is to be inferred from the description of some of the bounds of the interval lots left on record by the surveyors, that the trees then growing upon them were to a large degree similar to those now found upon the adjoining uplands. Many of these bounds are described as a white or red oak, a pitch pine, a birch, a maple, an elm, a poplar, a bass, or an ash tree. Most or all of these, with some others, may be found in small numbers growing there to-day. Indeed, the upland and the lowland forests of the plantation were largely the same.

THE INDIANS.

Up to the death of Passaconaway, and for some years after, perhaps, Pennycook had been the headquarters of the Indians of that name. The cunning and prowess of that great chieftain have been preserved in history and song. He died at some time between 1663 and 1669.[2] His successors were men of far less ability and unable to resist the pressure of the English immigration.

The new comers to Pennycook encountered no opposition from the red men. Indeed, about all of these had retired inland before their advent. A few only maintained a straggling life in and around this locality. Of these, Waternummons was the most prosperous and important.

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[1] Bouton's History of Concord, p. 41.

[2] Judge Chandler E. Potter says, "Passaconnaway died prior to 1669, . . . The year of his death is not known. He was alive in 1663."—The Farmer's Monthly Visitor, Vol. 12, p. 40.

His wigwam stood on the south bank of the brook which drains the waters of Horse Shoe pond into Merrimack river, and still bears his name; midway between the two, at a point where the Concord & Montreal railroad crosses it. Its site was the highest in that vicinity and above the annual freshets. From its entrance he could survey his little patches of corn and pumpkins which his squaws were wont to plant and cultivate. Descending therefrom a few steps he could give attention to his pots of wicker work anchored in the stream to capture fish for his larder, while on their passage between the pond and the river. Here he smoked his pipe, nursed his scattered thoughts, and responded by shrugs of his shoulders and by deep gutterals to the remarks made to him by his unwelcome neighbors. He considered the lands about him his by occupancy.[1] They considered them theirs, by a title which traced back to its origin was the same. Might was the tribunal which settled land titles in those days. Waternummons was soon to lose his cause in this despotic court. He was the last of the Pennycooks at the headquarters of his people.

From the spring of 1726, when the survey of the plantation was made, on for four successive seasons, the proprietors were active in making roads, fences, and bridges; in clearing and plowing fields, and in the erection of houses for their families left behind them in Massachusetts, with whom they spent their winters. Each spring when they returned they brought with

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The Indian title to the lands at Pennycook was extinguished near the close of the seventeenth century, as appears by the following extract from the Massachusetts records:

"Wanalanset made a demand of the Lands at Penicook from Suncook to Contocook as his Inheritance, saying that they were never purchased of him nor his Fathers; and he likewise in behalf of the Indians resorting to Penicook, prayed that a Trading house might be set up there.

"The Gov^{r} thereupon acquainted the Indians, that Wanalanset, Chief Sachem on Merrimack River, had sold all those lands to the English almost forty years agoe, and the Secretary shew'd the Indian the Record of his Deeds, with which they express'd themselves fully satisfied and acknowledged that the English had a good right to the said Lands by those Deeds."—Mass. Council Records and Archives, Vol. 31, p. 183.

them a chaplain.[1] Rest and divine worship were maintained on the Sabbath.

These settlers of Pennycook were a practical, serious, conscientious set of farmers. They wrought diligently and patiently, and in half a dozen years had built up a thriving town in the deep wilderness, twenty-five miles beyond any other. They did not know, as we do now, that they were laying the foundations of the capital of a sovereign state. Their labors remind us of those which met the gaze of tempest tossed Xerxes, as his battered keels touched the Lybian shore, and he looked upon the busy throng engaged in the building of old Carthage.

Pennycook did not grow to a thriving town by slow accretions, but sprang into perfected municipality almost at once. In the autumn of 1730, a majority of the proprietors had become settled residents in their new houses.[2] The next thing in order was the organization of a church of Christ, as contemplated in their charter, and, in the phraseology of the times, the settlement of "a learned, orthodox minister." To this duty they next turned their attention, in compliance with an order of the committee of the Massachusetts General Court.[3]

II.

Who was the first minister?

The first minister was of old Massachusetts yeoman stock. He was born in Woburn, on the 27th day of July, 1705. His father was a founder and deacon of the church in that part of the town now known as Burlington. His grandfather was a deacon of the first Woburn church; a man of some prominence in the colony and a member of the convention of the people called after the deposition of Sir Edmund Andross from the high position which he had disgraced. His great grandfather who had been born in England, emigrated to Reading, Mass., and thence to Woburn about 1757, where he was a maltster and early tavern keeper, holding for twenty years responsible town offices. His great great grandfather came to this country from England and settled in Lynn, Mass., in 1630. He was made a freeman in 1634, and was for more than fifty years quite active in town and colony affairs. He had a military turn of mind, was an officer of the Lynn troops and one of the founders of the Ancient and Honorable Artillery Company of Massachusetts. Like some others, before coming to this country he had been a member of the Honorable Artillery Company of England which he had joined May 28, 1622.

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[1] Rev. Bezaleel Toppan and Rev. Enoch Coffin had been employed to preach to the settlers, before the settlement of Mr. Walker.—Bouton's History of Concord, p. 93.

[2] It appears from an official statement that on the 20th. of October, 1731, about eleven months after Mr. Walker's settlement, seventy three houses had been finished and eighteen more partially finished,— Bouton's History of Concord, pp. 128–131.

[3] "*Ordered*, That the proprietors or grantees of said town be, and hereby are notified and warned to assemble at the meeting-house, (in Penny Cook) on Wednesday, the fourteenth day of October next, at eleven of the clock in the forenoon, then and there to choose a minister for, and settling him in the said town; and upon his acceptance of the choice to agree upon a time for his ordination."—Order of Massachusetts General Court Committee, 23d September, 1730.

Having graduated at Harvard College in 1725, to recruit his slender finances, he had taught school for a time at Woburn, in 1726, and at Andover, in 1728.[1] At both places, he made acquaintances with some of the Pennycook proprietors, a large number of whom were from those towns. At some time previous to 1730, he had studied theology and been licensed to preach. During the summer of this year, he conducted religious worship at Pennycook as had Rev. Enoch Coffin and Rev. Bezaleel Toppan, during those portions of the preceding years in which the proprietors were erecting buildings and preparing fields preparatory to the advent of their families.

In the autumn of 1730, as before intimated, the Plantation was ready for the formation of a Church of Christ and the settlement of a permanent minister. Accordingly, on the 14th day of October, it was

"Voted by the admitted settlers that, they will have a minister" and "that the Rev. Mr. Timothy Walker shall be the minister of the town."

At the same meeting they also

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[1] Sewell's History of Woburn, pp. 236–239. Bailey's History of Andover, p. 149.

"Voted, that Mr. Timothy Walker shall have one hundred pounds for the year ensuing, and then rise forty shillings per annum, till it comes to one hundred and twenty pounds and that to be the stated sum annually for his salary," and

"That if Mr. Walker, by extreme old age, shall be disenabled from carrying on the whole work of the ministry, that he shall abate so much of his salary as shall be rational."

In accordance with this action, preparations were at once begun for the organization of a church, and the ordination and settlement of the minister on the 18th day of November following.

The officiating ministers present on that occasion were the Rev. John Barnard and the Rev. Samuel Phillips, the respective pastors of the North and South churches in Andover, and the Rev. John Brown, minister of the church in Haverhill. These gentlemen had patiently threaded their way through forty miles of wilderness to assist at this service.

The first preached the sermon usual on such occasions, which was subsequently published, covering thirty closely printed small octavo pages. The preacher evidently regarded this as a church in the wilderness, as in truth it was; its nearest neighbor being the Presbyterian church at Londonderry, twenty-five miles away. He said to the little company assembled in their log meeting-house, "There is this *peculiar circumstance* in your settlement that it is in a place, where *Satan* some years ago had his Seat, and the *Devel* was wont to be *invocated* by forsaken *salvages*: A Place, which was the *Rendevous* and *Head Quarters* of our *Indian Enemies*."

Following the sermon came a solemn charge to the minister by Mr. Phillips and a cordial right hand of fellowship by Mr. Brown.

The church organized at this time consisted of nine members, including the pastor, four of whom had been dismissed a few days before from the First church in Andover; one, elected its first deacon, came from the church in Haverhill, and another was from Bradford. In fact, many of the members of this little community had been heretofore under the pastoral guidance of these three ministers.

Shortly after his ordination the new minister returned to his former home, married a wife, and a few days afterward returned with her on horseback to Pennycook. He was at this time twenty-five years old. His earthly possessions were a wife, a small tract of primeval forest, an uncertain future, and a salary of £100 a year, so long as he could earn it, equal, according to Dr. John Farmer, to $130.67 of the present currency of the United States. This, doubtless, would have been larger but for the fact that the income of his prospective farm, given him as an encouragement to settlement, was expected to so far complement his salary as to render it adequate to a frugal support.

This early practice of giving to the first minister a farm may not have been a bad one. It brought him into closer touch with his people than he would otherwise have been; it gave him a clear idea of their daily thoughts, of their characters and aspirations; it made his and their worldly interests the same. Whether some arrangement akin to this between pastor and people would at this day produce like results is by no means unworthy of a candid consideration. A clergyman must know and sympathize with his people in all their varied interests if he would most successfully offer to their acceptance the great spiritual truths of which it is his high privilege to be the bearer.

Such was the condition of little Pennycook in 1730; such were its people; such was its first minister, a preacher of righteousness and a tiller of the soil. The yellow pages of his diaries contain vivid pictures of New Hampshire farming in the middle half of the last century. To a few of these I desire to call your attention.

III.

What of his farming?

The mowing fields of the first minister were kept productive mostly by the rotation of crops and the occasional pulverization of a virgin soil. Fertilization is not mentioned in any of his diaries which have been preserved. Haying began in July and continued on through August. In 1764 he housed his first load of hay on the 17th day of July, and the last on the first day of September. The aftermath was cropped by his cows and other stock. This great length of the hay season was due to the interruptions of its operations by the harvesting of such of his grain crops as matured during this period.

His grass lands were also partly kept in heart by annual floodings from the Merrimack. These came every spring upon the melting of the snows upon its head waters, and occasionally in summer from heavy rains. Our records of the rain-fall extend back only about thirty-eight years. Beyond that limit they are very scanty and unreliable. There can be no doubt, however, that the precipitation was greater one hundred and fifty years ago than it is now. Then the primeval forests covered a much larger part of our area than do the secondary woods of to-day.

Forty years ago the maximum rise of the Merrimack was some twenty feet, and the Pennycook intervals were yearly enriched by freshets. Since then the forests have been thinned or removed altogether on large areas, and the lakes and many of the large ponds have been converted into reservoirs for the retention of the spring waters for summer use by the mills at Manchester, Lowell, and Lawrence. Thereby the vernal inundations have been largely diminished, to the serious detriment of interval grass lands. Fields, therefore, upon which good crops of grass were formerly made perennial by freshets, are now kept in heart only by frequent pulverization of the soil, fertilizations, and reseedings.

As a keeper of horses, cattle, and sheep, the first minister of necessity had pastures for their partial support. To keep these in good condition he was accustomed to prevent, so far as he could, all noxious vegetation thereon, and to cleanse their surfaces by burnings in the spring. In his time the ground was more humid than now, less compacted by the feet of cattle, and more productive. The contest was more with objectionable vegetation than, as now, with a lack of moisture and a dearth of feed.

When, a week or ten days after his ordination, the first minister brought his bride from her father's home in the good old town of Woburn to the wilderness of Pennycook, he installed her as mistress of a log house then standing upon a low bluff sloping to the shore of Horse Shoe pond. Thence he looked northward across the interval to the wigwam of the wily old Indian, Waternummons, before mentioned.

In this primitive abode the first minister lived until 1734, when, kindly aided by his people,[1] he had erected a more commodious one of timber and boards. This was more pretentious than the first, being two stories high and covered with a gambrel roof. The cracks in the boarding of the latter were battened beneath the shingles with long strips of birch bark. The timbers were of oak and hard pine. The boarding of the walls was feather-edged, and nailed to the frame with wrought-iron nails made by the village blacksmith. The kitchen hearthstone of granite is still in use, and is ten feet one and a half inches long and thirty-one inches wide. It was but partially finished inside, and went unpainted for more than twenty years.[2] It still stands in comfortable condition, and has sheltered six generations of the good man's family.

In this, for half a century, he dispensed a simple hospitality to his numerous visitors. Here, John Stark rehearsed his captures by the Indians on Baker's river, in 1752, and his military experiences in the battles of Bunker Hill and Bennington. Here Robert Rogers,the Ranger, told of his bold exploits about Lake George, in our last French and Indian war, of his destruction of the Indian village, at the confluence of the St. Francis and St. Lawrence rivers, and of the annihilation of its male miscreants, who had, time and again, brought terror and death to the frontier settlements of New England.

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[1] At a town meeting held on the 16th day of January, 1733–'4, it was "*Voted*, That there should be Fifty Pounds given to Mr. Timothy Walker for building of him a Dwelling House in Penny Cook provided that he gives the Inhabitants and Freeholders a Receipt that he has received in full for his Salary in times past until this Day for the Decay of Money it not being equal to Silver at Seventeen Shillings the Ounce."—Concord Town Records, printed copy, p. 15.

[2] The houses in Pennycook were rarely, if ever, painted one hundred and fifty years ago. The first minister seems to have nearly finished his house in 1757, and was in much doubt as to the wisdom of painting it. He says, in a letter to his son dated September 9 of that year, "One article we have at present under consideration is whether or no to paint ye outside. Am advised to it by ye best judges and particularly Col. Rolfe."

Hither also came Benjamin Thompson, now known the world over as Count Rumford, and sought successfully the hand of the minister's eldest daughter.[1] Here he talked over with his son and his three other sons-in-law the various events of the Revolution in which all of them had actively and patriotically participated. Here his brethren of the cloth always found hearty welcome, as did also scores and hundreds of others who sought, from time to time, his society and hospitality.

Successful farming in New Hampshire without a barn has never been possible. In due time the first minister managed to provide himself with one commensurate with his needs. It was about one hundred feet long and forty feet wide. Its interior consisted of two cross driveways, a granary, scaffolds and bays. Adjoining it on its south side was a lean-to for his cattle and horses.

Lumber was of good quality when this barn was built. Some of its timbers are doing faithful service to-day. It was, in short, one of those old New England barns which those who have known them contemplate with affection. Such an one as our own fathers and mothers played in when children ; one in which a hen could hide her nest beyond all possibility of discovery and hatch an unwelcome brood of fall chickens with highest success ; a barn to delight the heart of childhood and add pleasure to the reminiscences of old age.

In the early part of this century, a grandson of the first minister, to whom this structure, which had become old and old fashioned as well, had been given by his father, proposed its demolition and the erection of a smarter one on the site of it.

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[1] The date of Count Rumford's (Benjamin Thompson's) marriage has not been preserved. His marriage license, however, is in existence and reads as follows :

" By His Excellency John Wentworth, Esq.; Captain-General, Governor, and Commander in Chief in, and over His Majesty's Province of New Hampshire, etc. To either of the ordained Ministers of the Gospel in said Province, and them only. You are hereby Authorized and Impower'd to join together in holy Matrimony, Benjamin Thompson and Sarah Rolfe unless some lawful Impediment appears to you to the contrary.

Given at Portsmouth, the fourteenth day of November, 1772.

No. 641333. J. WENTWORTH."

But the father strenuously objected, saying, "Not in my day, my son; not in my day. That was the first minister's barn, and never was it without hay and grain for the horse of the visitor who came to see us. No, not in my day, my son, not in my day." Has it ever occurred to you, ladies and gentlemen, that in the old days before the stage coach and the rail car, there was in our New England towns, not only hospitality, but "*horse-pitality*," as well? It is a satisfaction to be able to state that a new barn was erected upon another spot, and the old one preserved until the first two generations which had owned it, were no longer living to witness its removal.

The farm implements used by the first minister were rude, clumsy, and of local manufacture. His plows were mainly of wood, the soles and coulters only being of iron, though their mould boards were usually plated with sheets of that metal.

The village blacksmith made his nails, his axes, and his chains, as also his clumsy pitchforks and flat tined manure forks. His grain was thrashed by flails and winnowed by exposure to the wind. His carts and sleds were generally constructed upon the farm and ironed by the blacksmith, the wheels of the former having felloes three inches wide, tired with short strips of flat iron. The wide rimmed wheel, shod with a continuous tire of equal width, is of modern date. His shovels were mainly of wood, having blades pointed with iron. His harrows, made often of a forked tree, had teeth sometimes of wood and sometimes of iron.

Rude as were those implements, they were as good as those of his neighbors. Better ones might, possibly, have been obtained from Massachusetts, or from England. But, had he been asked in later years why he had not sent thither for such, his reply must have been very nearly in the words of the great banker, George Peabody, to his friends, in allusion to his having sawed wood at Stickney's Tavern, in Concord, one morning, to pay for his bed and board over night, "money was not plenty with me then." Yet, then with these rude tools, the forest was successfully encountered and a comfortable living extracted from the soil.

DOMESTIC ANIMALS.

Successful agriculture in New Hampshire has always required the presence and aid of domestic animals upon the farm. The first minister kept a variety and number of these adequate to his wants. The unaided strength of man would have worked slowly in wresting from the primeval woods a productive farm. In all of our past agriculture the heavy work has been done by the horse and the ox. As early as 1727, the ox team appeared in Pennycook and has been common there ever since.[1]

Yes, the first minister had cattle and horses and sheep and swine. It would be vain to ask of what particular race were these, for the time of which we speak was before the time of most of the great cattle and sheep breeders to whom we owe so much. It will suffice to say that his cattle were all natives, descendents of earlier Puritan importations, some of them, possibly, of the coarse Danish cattle sent to his Piscataqua plantations, about 1633, by Capt. John Mason—the first cattle ever seen in New Hampshire.

His cattle and swine both were smaller than those among us now. He tells us that in November and December, 1764, he killed a cow whose weight was about ninety pounds per quarter, and a heifer whose fore-quarters weighed two hundred and thirty-four pounds. He also says that, he killed four hogs whose aggregate weight was but about eight hundred and fifty pounds. Some of you doubtless remember that the two Cooper hogs slaughtered in Croydon, some years ago, weighed respectively, 1,250 and 1,370 pounds.

Lest you look with surprise upon these figures, I will venture to remind you that when this board of agriculture was established, in 1870, pure blooded stock was hardly known in New Hampshire and that an ox measuring seven feet was, in most localities, considered more fit for the shambles than for the field.

The first minister employed both white and black help upon his farm. In 1730, when he was ordained, the population of

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[1] The first ox-team ever seen in Pennycook was that of Capt. Ebenezer Eastman, which was driven into the plantation from Haverhill, Mass., by Jacob Shute, in the fall of 1727.—Bouton's History of Concord, p. 565.

New Hampshire consisted of about 10,000 white and 200 black people. Of the latter, more or less were slaves. Slavery was recognized and regulated by the Provincial law. It was never formally abolished in New Hampshire, but was simply ignored in its state constitutions and laws. It was unprofitable and its maintenance was undesirable. Had it been otherwise, it might have continued as long in New Hampshire as it did in Georgia; for it is often a humiliating fact, that while persons declaim loudly upon great moral and religious duties and principles, they quietly regulate their private actions by what they deem their private interests.

In the first minister's day, slavery was well nigh universal among the nations, and its injustice was little thought of. But, from the traditions which have come down to us, it is a matter of some doubt, whether here in New Hampshire, the master ruled his slaves, or his slaves the master. It is quite certain that their service was easy and their lives contented.

Tradition says that on one occasion, when his servant, Prince, went with an ox team upon the farm, the first minister accompanied him. Coming to a slough in the road, the latter seated himself upon the rear end of the cart and the darkey mounted the tongue. In the deepest part of this slough the cart tipped up and the minister found himself in the water, to the loud regrets of his driver, who sorrowfully informed him that the pin which held it down had jolted out. A few days later, the order of riding was reversed, and at the same place, the cart again tipped up and this time dumped Prince into the water. Sitting quietly upon the cart tongue and holding up the pin, the good-natured parson with a twinkling eye remarked, "The pin, Prince, has jostled out again, just as it did before."

Against the date of December 31, 1746, is this entry in the first minister's diary: "Went to Canterbury. Bought a negro wench of Capt. Clough for w^{h} I am to give him £140." The bill of sale of Prince together with those of several others of his slaves have been preserved. That of Prince reads as follows:

Woburn, July 10, 1751.

For value rec^{d} I have this day sold to Mr. Timothy Walker a negro boy named Prince, which I have owned for some time past. Ruth Hayward.

Another, dated April 3, 1776, about three months after New Hampshire had assumed civil government and adopted a temporary constitution (Jan. 5, 1776), reads as follows:

> Know all men by these Presents that I Aquis White, of Pembroke, in y^e colony of New Hampshire, Widow, for and in consideration of ye sum of Thirty Five Dollars to me in hand paid before signing this writing by Timothy Walker, of Concord, in y^e colony afores^d, Clerk, have sold and hereby doe sell to y^e s^d Timothy Walker, A Negro woman servant named Violet, which said servant I engage and warrant to him, his heirs or assigns, to be improved or disposed of according to y^e custom of servants in this country during her Natural Life, as witness my Hand this third day of April One thousand seven hundred and seventy six.
>
> Testes
> Her
> Elizabeth × Moor
> Mark
> Martha Parker.
>
> Her
> Aquis × White.
> Mark

We infer from this that the assumption of independent government was not considered to have abolished slavery in the colony of New Hampshire.

But most of the work upon the first minister's farm was that of white men. One of these, Eph. Colby, was a great athlete, renowned for his prowess at raisings and military musters. Had he deferred his life to the present time, and entered one of our colleges, he would have greatly increased its fame and attracted students to its halls.

Tradition says that, one evening the bully of Chester came to Pennycook "with a chip on his hat." Eph. was greatly excited and anxious to meet him. But the mild persuasions of the first minister, kept him at his hoeing. The next forenoon, however, when, near midday, the Chester champion showed himself in a boastful manner upon an eminence near by, Eph.'s valor became irrepressible. He was missing after dinner. At nightfall tidings came to the parsonage that a great contest had been fought out. Soon after Eph. returned contused all over and minus his front teeth. His opponent, a mass of purple jelly, with two ribs broken, had been taken for repairs to the village tavern.

CORN.

On the warm rich loam of his interval the first minister raised corn as the Indians before him had done. The first day of May, old style, corresponding to our eleventh of that month, was then the day for planting it. But this rule was not strictly observed. In 1746 he planted his corn on the 7th and 8th, and in 1780 still later, on the 20th.

Soon after corn was up, it was "weeded," and some ten or fifteen days later it was "moulded," or slightly embanked. Later still it was "hilled," by a farther elevation of the embankments. Thence onward to harvest time it required no farther labor. By the middle of October it was carted to the barn and husked.

Then huskings were social occasions as well as useful; enjoyed by the young and old of both sexes. To the more sedate they commended themselves on account of the large amount of work quickly and easily accomplished; to the young men and maidens on account of the opportunities which they afforded for merry meetings together. The penalty or privilege, whichever in any particular case it was, attached to the finding of a red ear, was gallantly paid and blushingly accepted.

Against the date of Friday, October 12, in the minister's diary for 1764, we find this brief entry, "At night had a husking." Some of the ladies here present, if any such there be, who were young fifty years ago, can interpret that entry to their more youthful sisters, far better than the dignity of this staid occasion will allow me to do either verbally or otherwise.

RYE, WHEAT, BARLEY, AND OATS.

Rye, wheat, and barley, no longer very largely raised on our New Hampshire farms, were annual crops on that of the first minister. Winter rye, as he tells us, was sown in October and reaped early in August. His winter wheat was ready for the cycle at the same time. He also raised barley, sowing it in 1746, on the 14th day of April. In 1764 he sowed his oats on the 19th of this same month.

TOBACCO.

Whether the good parson occasionally solaced his mind and aided his reflections by a moderate use of that plant which was for many years the staple crop and currency of old Virginia, I have no present means of determining. That he raised more or less of it he tells us in his diary in which we have it on record that, on the 6th day of July, 1764, "he sat out the missing tobacco plants." If, two hundred years before this, the great Sir Walter Raleigh could properly entertain prim Queen Bess and her court, by smoking tobacco in their presence, and force them to acknowledge themselves beaten, when asked the weight of the smoke which he puffed in their faces, most surely a quiet New Hampshire parson, back in the wilderness, might be allowed to enliven his pious lucubrations by similar fumings.[1]

Another of the crops raised by the first minister was flax. The seed was sown early in May, at the rate of from three to four pecks per acre, if seed was sought, and from eight to twelve, if the fibre was wanted. It was weeded if necessary, and harvested in the early part of August, by pulling up the plants by handfuls and collecting them into small bundles. Some weeks afterwards, these were spread upon the ground "to rot," as the term then was, the object being by exposure to sun and rain to loosen the flax fibre from the inner and outer portions of the stalk.

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[1] Tobacco, though produced in a small way for home consumption, has never been raised in New Hampshire as a commercial product. Her farmers have never been attracted to it. Some years ago, the New Hampshire board of agriculture held a meeting at Winchester, to which Deacon S. W. Buffum, then the member from Cheshire county, had invited the brethren of a farmers' club in a neighboring state, who were present and asked to address the meeting.

Many of them were producers of tobacco, and their talk was mainly upon its culture, a subject not upon the programmes of the meeting. When they had consumed much of the forenoon session the deacon and his New Hampshire friends grew tired of it. But how to courteously arrest its flow was not apparent. At length, however, endurance became a doubtful virtue, and a plain spoken New Hampshire farmer got the floor and expressed, as emphatically as plainly, his opinion that tobacco and rum were twin products, and that the culture of the former was of as little importance to the farmers of New Hampshire as the manufacture of the latter. That opinion seemed to prevail and the farther discussion of tobacco raising ceased.

It was next stacked or stored ready for "breaking." This was done by a machine consisting of a series of fixed, horizontal, hard wood slats, three fourths of an inch thick and an inch apart, sustained, edges upward, upon a frame two feet and a half high. To these, hinged at one end, was an upper corresponding series. If brought together, the slats of the two intermingled. When alternately raised and lowered, the flax stalks placed between them were broken and loosened from the fibre.

The next process was that of "scutching." The broken stalks were held by left handfuls over the upper edge of an upright block or board, while by repeated blows of a broad, wooden-bladed knife, held in the right hand, their loose bark and wood were separated from the flax.

The last operation was that of "heckling," or combing. This, like the weekly combing of her boy's head by an easy-going mother, was not altogether a slight one. It consisted of separating the flax from the tow by drawing the tangled mass through the upright steel teeth of a stationary comb.

Flax was not only a home product, but was raised for home manufacture and use. It was spun upon a foot-wheel and woven upon a hand loom, by female members of the household, for sheets, table cloths, and under garments. The factory was yet unborn and a hundred years off in the unknown future.

When bleached, this home-made linen rivalled the snow in whiteness, was durable, and, to appreciative eyes, beautiful. The tow was manufactured into coarser fabrics. The cloth made from this, imperfectly cleansed from pointed fragments of bark, was often converted into trousers for the boys and men, and served the double office of a covering and an irritant to the parts which these encased. Possibly some old boy may be here present to-day who has unaffectionate remembrances of such trousers. If so, in all probability he would hardly care to have me repeat the emphatic expletives they may have caused him to utter, and of which it is hoped that he has long ago repented.

Peas seem to have been sown broadcast in considerable quantities as a field crop. On the 18th of April, 1764, the good minister sowed them in no less than three different places, in the latter, "1 peck of large peas and three pecks of Hotspurs." On the 4th of August, these were "haik'd." Forty days afterwards he cleared up fourteen bushels, having previously brought four and a half bushels from "Mr. Virgins."

It may seem to us a singular fact that, in none of the first minister's diaries which have come down to us is there any mention of the potato, and that we are left to infer that it was not in very general use in Pennycook before the Revolution. We are told that it was first brought into New Hampshire by the Scotch Irish, who settled at Londonderry,[1] in 1719. While it was well known in South America long ere this, it did not become a common article of food in this country or in Europe, Ireland excepted, before the middle or latter part of the eighteenth century.

In the days of which we are speaking, a considerable variety of beverages were in common use, some of them being intoxicating, while others might be called exhilarating and even inebriating if taken in excess. Among the latter were beer and cider.

The first minister, as did also his neighbors, furnished them to his visitors and to his household. He made cider, and was part owner of a mill for its manufacture.

In 1764, however, he seems to have decided that it became the town minister to become sole proprietor of such an institution, and he proceeds accordingly. He first enlarged his orcharding, as he tells us, by setting out, on the 21st of April, "about 20 apple trees in y^{e} Island orchard" and "y^{e} Joel orchard;" that on the 23d he bought and set out 40 apple trees, and that on the 24th he "sat out about 60 young apple trees in y^{e} house lot," thereby making to his former orcharding the very respectable addition of 120 trees.

As showing farther progress in the accomplishment of this important purpose, he remarks, against the date of August 3d of this same year, "Sold him [Mr. Farrington] my quarter of cider mill for 7½ days work. . . . Mr. Aaron Stevens was witness to y^e bargain and the 6 days ½ work are chalked up above his mantle piece." Down to times quite recent, the mantel piece and the cellar door have been favorite tablets upon which to inscribe in chalk important matters which an ordinary memory might fail to retain.

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[1] Belknap's History of New Hampshire, ed. of 1791, vol. 2, p. 37.

Thus far his procedures in this direction were introductory. To the attainment of his main objective point he soon afterwards moved with much directness. He says, in his diary,—

Sept. 5. Mr. Blaisdell began to work on y^e cider mill.
" 6. Brot mill sweep from Rattle Snake Hill.
" 7. Began to frame y^e Cider mill.
" 13. Raised y^e Cider mill.
Oct. 8. Mr. Hanniford worked on y^e Cider mill.

Whether Mr. Hanniford finished "y^e Cider mill" on this last date does not appear. It is certain, however, that it was in active service on the 16th. The record farther says:

Oct. 16. Made 7 barrels of cider.
Oct. 17. Made 2 barrels of water cider.
Oct. 18. Made 12 barrels of cider.
Oct. 20. Made 4 barrels of water cider. Gave Lieut. Webster one of them.

The result of these four days' work was 19 barrels of cider and 6 barrels of water cider, a grand total of 25. If the several ministers of this new city of Laconia are to-day as well supplied on this line as was our first minister in 1764, the hard times will affect them but little, and they may look for more frequent calls for spiritual refreshment than ministers usually have.

It is a singular fact that, notwithstanding the evil results of a free use of alcoholic stimulants, this remained so long unchecked. Scant would have been deemed the hospitality at ordinations, church councils, funerals, raisings, trainings, elections, and, in short, all social occasions, had not spirit of some kind been present and free. It was not until about 1825 that efforts in favor of temperance were first made in New Hampshire. Total abstinence is of a date still later.

For many years after its settlement the principal exports of

New Hampshire were fish and lumber. The latter commodity embraced spars and masts for the royal navy and the mercantile marine of the old country. These were made from large, straight, and tall white pines, which were found scattered throughout the woods, more particularly in the neighborhood of the streams.

In the first minister's time, and even later, "masting," as it was termed, was pursued to some extent by parties residing within the limits of his parish. The business was laborious, hazardous, and expensive. It required good judgment in the selection of proper trees, and in the felling and moving of them. As many as one hundred and four oxen were sometimes required for their transportation from the woods to the river upon which they were floated to their destination, which was usually Newburyport, Mass. This business therefore required during the time of its prosecution the temporary aid of the teams and of many of the men of a large surrounding area, and awakened much interest in the community. In this the first minister shared, manifesting it by sending his team to help on the work.[1]

This imperfect explanation of the business in his time and locality will make plain to you the significance of the following extracts from his diary for the year 1764.

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[1] The first mast-master of whom we have particular knowledge was Lieut. John Webster. . . . Mr. Timothy Walker remembers that Lieut. Webster cut a mast in Northfield which measured thirty-eight inches in diameter at sixty feet from the butt, and took one hundred and four oxen, or fifty-two teams, to draw it.

The next famous master was Capt. Reuben Kimball. The manner in which he carried on the business was as follows: Taking a strong team in the winter, of twenty yoke of oxen or more, with sleds and an adequate number of men, he went into the woods and camped. His men were divided into sections for particular parts of the work, called swampers, teamsters, choppers, peelers, and tailsmen. The swampers cleared the way; choppers cut down the trees; peelers peeled off the bark; teamsters drove the oxen; and two tailsmen walked beside the hind team, and in case at any time the tongue of the sled, in passing a hollow place, run so high as to lift the hind oxen up by the neck, then the tailsmen seized the tails of the oxen and drew them outward, so that in coming down the tongue of the sled would not strike them. —Bouton's History of Concord, pp. 537, 538.

Jan. 9. Y^{e} mast team sat out.
" 17. Prince with the yoke of oxen went into y^{e} mast camp.
" 18. Mr. Webster hauled his great mast at night.
" 20. At night Prince returned from masting.

Masting continued to be a business of considerable importance for many years. A locality where masts were collected and rolled into the Contoocook river, in the north-westerly section of Pennycook, is still designated "The Mast Yard," and has given its name to the station of the Boston & Maine Railroad established there.

This paper embraces the period of our two last French and Indian wars and of the Revolutionary War (1726–1782). While New Hampshire was a province of England she was called upon to participate in the hostilities between the mother country and France.

The questions at issue in the first of these wars was that of the Austrian succession, a question in which New Hampshire had about as much real interest as in that on which side of the undetermined line between her territory and Canada the woodchucks in that vicinity ought to burrow.

The long peace which followed the treaty of Utrecht (April, 1713) proved but little more than an armed truce, and in 1744 war again broke out between England and France. This precipitated upon the northern frontier of New Hampshire the horrible succession of Indian barbarities which the Canadian French were wont to instigate and reward. In anticipation of their advent the people of Pennycook built garrisons for their protection.

In the first minister's diary for 1746 may be found many entries significant of the exposure of himself and people at this time.

Jan. 28. Began to haul fort timber.

This was for the grooved posts and tenoned timbers which formed the garrison walls to be built about his house and three or four others of a temporary character, in close proximity thereto, erected for the accommodation of such families as, assigned to his care, could not be sheltered within his own.

Such hasty entries as these mark the progress of their construction and occupancy.

May 23 & 24. Joseph Pudney and als. built their chimnies.

" 28. Joseph Pudney and Ob^h Foster moved into y^e houses.

June 23. built y^e Tailor's chimney" (Isaac Walker, the tailor)

This garrison of the first minister was one of the twelve erected in the township for the protection of its people.[1] To it a committee of the provincial government assigned eight neighboring families besides his own. A portion of the men maintained watch and ward upon the walls. A part went out daily with implements of husbandry, and armed, to their work in the fields. Three guns from this garrison was a signal for all outside to repair at once within their respective strongholds for safety.[2]

As indicating the dangers to which the people of Pennycook were daily exposed at this time, we quote further entries from his diary of 1746:

April 22. Y^e indians took Woodwell's Garrison.

" 25. Went to Boston to carry news of y^e indian mischief.

May 24. In the night we had tidings of mischief being done about sunset, at Contoocook, by y^e indians. Thomas Cook and als. killed.

June 11. Benj^n Blanchard of Canterbury was scalped by y^e indians.

June 12. Our town was universally alarmed by hearing some guns discharged in y^e woods.

June 24. Mr. Stickney brought up my new gun.

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[1] The several locations of these garrisons are designated upon the accompanying map of Concord (formerly Pennycook) in 1746.

[2] The danger to which the inhabitants of Pennycook were at this time exposed is farther indicated by a vote of the proprietors, passed March 19, 1746, that a copy of their town records be made, and that the originals be sent to Massachusetts for safe-keeping.—Proprietor's Records, vol. 3, p. 184.

Half a dozen years before this, notwithstanding it was a time of peace, the general feeling of insecurity was such that the town "*Voted*, That there shall be a good and Sufficient Garrison built around the Revd Mr Timothy Walkers dwelling House as soon as may be Conveniently at the Town's Cost."—Concord Town Records, printed copy, p. 46.

This was afterwards a trusted companion to the first minister. Many a Sunday it stood beside him in his pulpit. While he believed in the gospel of peace, he believed also in gunpowder as, at that time, an active persuasive thereto.

June 25. Bishop was captivated by y^e^ indians.

June 30. An alarm over y^e^ river on account of indians being seen.

July 1. Dorcas Hall saw an indian at night. George Hall lay abroad and saw six indians.

Aug. 11. Jonathan Bradley and als. were killed by y^e^ indians.

" 16. Andover men came up to guard us.

29. Went to Boston.

30. Put in a petition for help against y^e^ indians.

Sept. 3. Went to Boston to obtain a grant of 20 men.

If the question be asked why not to Portsmouth rather than to Boston? The answer must be that the provincial assembly of New Hampshire never manifested much friendship for Pennycook, and strangely left to Massachusetts the manning of some of the most important forts which the recent determination of her southern boundary line left within her limits. It was not to her credit and it does not read well in history that she left Fort Dummer and the fort at Number Four to be manned by the soldiers of another province.

Turning again to the diary of 1746, we read:

Sept. 15. A false alarm.

" 18. Went out into y^e^ woods scouting.

Nov. 10. Y^e^ indians killed —— Esterbrook.

" 20. Our soldiers were dismissed.

" 28. Capt. Goffe's men went away and carried 5 days provisions.

Dec. 9. Went into y^e^ woods. Lodged there.

On a fly leaf of his diary for 1746 he thus tersely summarizes the barbarities of this year (1746).

Woodwell's Garrison was taken April 22.
Thomas Cook and als. May y^e^ 9.
Richard Blanchard scalped June 11.

Bishop was captivated June 25.
Jon^{a} Bradley and als. Killed Aug: 11.
Esterbrook killed Nov. 10.
Killed 8. Captivated 12. Died of his wounds 1.

A most melancholy record of a melancholy year! Under such conditions nothing could flourish. Men, women, and children simply struggled for existence. And yet, the worship of God was regularly maintained. Partial crops were raised and harvested and the frontier was defended.

The year before, generous in its poverty, this little township had sent at least five, and doubtless more, of the effective men she so sadly needed at home to aid in that strange capture of Louisburg, the main credit of which belonged to William Vaughn and was given to William Pepperell. The discomforts of garrison life told most severely upon the women and children. Protracted confinement in close quarters and a constant sense of peril caused a physical and mental strain almost intolerable.[1]

The treaty of Aix La Chapelle brought indeed an uncertain peace in 1748. But whatever had been gained by the war was surrendered by the home authorities, and all parties dissatisfied took breath for a final struggle in the near future. This war had settled nothing and another was inevitable.

The Seven Years' war, which soon followed, was precipitated, as will be remembered, by the seizure of some of the Ohio company's men by the French in 1753. After a desultory contest of some two years, England formally declared war with

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[1] Beside the dangers and annoyances from the French and Indian enemy and from the Bow proprietors, who claimed the homes which they had wrested from the wilderness, the early settlers of Pennycook encountered others from within, as appears from votes repeatedly passed at their annual town meetings, of which the following are specimens:

15th March, 1738. Voted That Ten Shillings be paid for each Wolf that shall be killed within this Township (for the Year 1739) to the Killer of said Wolf.

Voted That Twelve Pence be paid for each Rattlesnake that shall be killed within this Township by the last of May next and brought to One or More of the Select Men.

Voted That the Hogs may run at large within this Township for the Year 1739.

France (May, 1756) and hostilities were waged with varying results until the capitulation of Montreal in 1760. The early campaigns showed decisively the incompetency of the English generals sent over to command the English and colonial troops; making apparent the conceited wilfulness of Braddock, whose name has become synonymous with defeat, the imbecility of Loudoun, and the inability of Abercrombie. But the accession to power of William Pitt and the appointment to general command of General Wolfe soon brought order out of chaos and substituted victory for defeat.

In this war the American colonies had much at stake—more far than they knew—and were intensely interested; for the great question at issue was, whether North America should be English and Protestant or French and Catholic. When, on the 18th day of September, 1759, the lilies of France were removed from the ramparts of Quebec, this momentous question was settled. While her worthless king had been toying with his trifles and his mistresses, France had lost a domain compared with which her own was but a province.

From first to last the little community of Pennycook, counselled and encouraged by her minister, had contributed liberally from her scant supply of men and means to further the national success. She was gallantly represented in the first expedition to Crown Point in 1755, at the massacre at Fort William Henry in 1757, and at Ticonderoga, Crown Point, the Indian village of St. Francis, and at the capture of Quebec in 1759. From the imperfect records which have escaped destruction have been gleaned the names of no less than forty-three of her stalwart men who in this war did honor to their country and themselves as well.

From the treaty of Paris on for a dozen years, the American colonies had peace and an opportunity for recuperation and growth. But the selfish policy of the home government soon created an unrest which broadened and deepened until it had culminated in revolution.

The people of the American colonies, at the time of the Revolution, were fortunate in three particulars:

1. The French and Indian Wars had taught them the use of arms and their own power.

2. When their great struggle with the mother country came on, their leading men were neither rich nor corrupt.

3. Their clergy, a well educated class, largely graduates of Harvard and Yale, were, with few exceptions, patriotic. "But for the clergy," said in my hearing some years ago, an old gentleman of wide observation and reflection, "but for the clergy, we could not have successfully fought through the Revolution."

Tradition says that intelligence of the Battle of Lexington reached Pennycook in the evening and caused great excitement. Early the next morning, a neighbor of the first minister looked across the intervening fields and observing a light in his study, went at once to discuss with him the tidings of the night before. As he passed to the door, he saw, through the curtainless windows of his study, the good man alone, striding back and forth evidently in painful thought.

He entered without knocking. The pastor recognized him instantly, and as instantly remarked, "We must fight, John, we must fight. There is no longer any alternative. Yes, John, we must fight." He had been in England three times since 1753, and knew well the disposition of the king and of his advisors. His was also the spontaneous opinion of all patriotic Americans.

A very few days afterwards one of the First minister's sons-in-law raised a company of thirty-six men and led them to Cambridge, where he was soon transferred as adjutant to staff of Col. John Stark.[1] A little later a second one entered the army as second lieutenant of another company. Both fought under Stark at the rail fence in the Battle of Bunker Hill. The first died in the service at Crown Point in 1776. The second fought persistently through the entire period of the Revolution and was honorably discharged at its close with the rank of major.[2] To the good man's great sorrow his remaining son-in-law, then Benjamin Thompson, now known as Count Rumford, joined the ranks of the Tories and retired within the British lines about Boston, in October, 1775.

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[1] Capt. Abiel Chandler.

[2] Major Daniel Livermore, for many years a respected citizen of Concord who died in 1798 at the age of 49 years.

His only son, as loyal to the American cause as was his father, was active as a military man until 1777, when his removal to the bench restricted his efforts to more of a civil nature.

Without detailing the movements of the First minister during this crucial period of our history, it will suffice to say that his record was that of an active Christian patriot. At the beginning of hostilities he took a stand from which he never swerved,—a stand which exposed his little estate to confiscation and his neck to the halter.

He lived to hear of our triumph at Yorktown and to rejoice in the cessation of hostilities which followed it. All through life he had shared his people's fortunes and for fifty-two years, except when temporarily absent in their behalf, had regularly occupied the pulpit to which they had called him. But the end of his farming and his preaching had come.

One Sunday morning, a little less than a year after the surrender of Lord Cornwallis, his people assembled at the meeting house for their usual service and there many of them first learned that their venerable pastor was dead. He had risen in the expectation of meeting them as usual, but the great arbiter of human actions had summoned him to a greater assembly, and to a higher service. The Pennycook pulpit was for the first time vacant.

In due time, the town placed at his grave a plain slab of slate stone, which tells the reader that,

> He died on the 1st day of September 1782,
> In the 78th year of his age
> And the 52d of his ministry.

But it was mainly to the leadership and pastoral care of a rural people that the first minister devoted his time and energies.

He identified himself with their temporal interests. Many of their early legal documents are in his handwriting. He worked with them for the establishment of American nationality. In the defense of their homes against the Bow proprietors his aid was invaluable. Three times he went to England with appeals in their behalf from the judgments of the provincial courts.

He also identified himself with their spiritual interests. He taught them weekly from his pulpit. He joined them in marriage. He baptized their children. He buried their dead. His life was in close touch with that of his people.

Such were some of the salient points which characterized the agriculture of central New Hampshire from those which distinguish it today. The soil was then new and productive. The cattle and swine were smaller, coarser, and of no well defined races.

Barley, wheat, and peas were raised more extensively then than now.

Flax was a common crop, and tobacco was produced for domestic use.

Cider was made in large quantities, and was a common beverage.

Slavery existed in a mild form, and more or less of the farm work was accomplished by enforced labor. Agricultural implements were few and clumsy.

During the French and Indian wars farming operations were greatly hindered and prosecuted with danger.

The style of living was simple but abundant.

Food and clothing were products of every farm. So, too, were children, bright, sturdy, numerous.

Little, remote, wilderness-begirt Pennycook was an ideal community. The poets sing of Arcadia, but Pennycook was more than an Arcadia. Its people owned the farms which they cultivated. They were honest, intelligent, self reliant. Until 1776 they were loyal British subjects. The Declaration of Independence made them American citizens.

But, ladies and gentlemen, my time is up, and I close here my recital of the record of the First Minister's Farm, omitting the last one hundred and twelve years of it. It is still in the occupancy of his descendants. Should its later history be called for, I may reply in the words of the tapster to the thirsty guest of the old English inn,

"Anon—Anon, Sir."

DISCUSSION.

REMARKS BY HON. J. D. LYMAN, OF EXETER.

Mr. President, Ladies and Gentlemen: I have not a word to say. When I saw I was to follow Mr. Walker in the discussion of his paper I knew there was nothing to be said. Daniel Webster in writing a letter on a celebrated occasion, handed it over to Rufus Choate for him to correct. Choate replied, "I should as quick think of correcting one of the psalms of David as to correct what Webster has written." Now my discussing a paper written carefully, logically, elegantly by my friend Walker, would be very much like trying to correct a psalm of David. If during the session you will give me a chance to speak on forestry an hour I should like to do it, because I believe I could do some good there. But I do not wish to discuss a paper which is so near perfection of itself.

It brings this to view: we are living in the present, or ought to be. I know there are some few people who never get up to the present—in my judgment. They are always about five years behind the times. The names of such are not Humphrey. It brings a contrast to mind; it makes us think at once of the contrast between the past and the present. Now, there are quite a number of people who appear to me to always have their eyes somewhere in the back part of their body; they never see anything good in the future, nothing good in the present; all that ever was good is in the past. Jesus said, "Let the dead bury their dead," which is equivalent to saying,—"Let the dead past bury its dead." I believe with Brother Humphrey that we should always be progressive, always dissatisfied. I do not believe with the poet in that eternal contentment. He that is always satisfied will be apt to make no progress. We always want to be making progress, and we always are making progress; and I do n't believe that the sun ever rose since that morning, when, as Milton represents it, the angels of God for the first time saw the new born earth and shouted "Hail!" I do not believe that the sun ever rose any morning upon this earth when it rose upon so much intelligence, when it rose on so much virtue, when it enlightened such a glorious class of humanity as it did on the 15th of August, 1894. (Applause.) I believe that when it shall rise to give the morrow birth, it will rise on a better world than it rose on this morning. (Applause.) I do not believe that the Son of God came to the earth, and that his gospel has been preached here twenty centuries, for nothing. I believe that the world is progressing now with a momentum with which it never progressed before. If there is anything for which I thank God it is that I was born no earlier in the ages than I was. Had I been consulted, knowing what I know now, I do not see any reason why I should not want to have had my birth postponed, if it had been left to me. I want to see what will be the condition of New Hampshire, what will be the condition of our country, yea, what will be the condition of the human family, a few centuries hence.

The first command, or one of the very first commands, is that we should subdue the earth, and never, never before in the centuries has man made such progress in subduing the earth as he has within the present century. Why, just think of it, just think of the progress we are making; just think of how we came here today, brought here by steam; just think how we communicate with the world. We send vessels across the ocean in five days or so, which men had never crossed until four hundred years ago. In a moment we send messages across the bed of that ocean to the old world. Just think of our industries. Take this little river here that we came up beside this morning, about two hundred miles long. Its banks have been settled about two hundred years, and to-day it is believed it turns wheels to manufacture more cloth than any other river in the world. I remember when a boy sitting before the old fireplace with the candle on the stand by my dear old mother's side, and slowly reading out in some newspaper that in England they had succeeded in drawing a carriage by means of a steam engine. To-day what is the result? Why, we have railroads enough in the United States to put a belt around the United States and more. The good old parson with his seventy oxen tried to get out a pine tree big enough for a mast for one of those vast vessels, so vast that perhaps one would carry five hundred tons. When a bold, enterprising man told Gen. John Stark that he was going to bridge the Merrimack river Stark replied, "If I live to see the day that a bridge spans the Merrimack river I will say as good old Simeon said at the announcement of the birth of the Savior, 'Now, Lord, mine eyes have seen thy salvation; let thy servant depart in peace.'" Now, we not only span this river, we not only use it as a chore boy, we not only make it our servant, but instead of kidnapping the poor blacks of Africa we kidnap the forces of nature, thus lifting man to a higher elevation. We span the Mississippi river; we span it at various points; we built the Brooklyn bridge, that miracle of modern engineering. One of the most famous sons of New Hampshire upon a celebrated occasion declared in my hearing that he would as soon have built the Brooklyn bridge as to have been the author of the poems of Homer, and I am inclined to think that he was correct.

Now, I cannot say what the future is to be. I advise everybody who goes to prophesying to be sure to place the fulfillment of his prophesy so far in the future that he and all his hearers will be dead before the time of its accomplishment. I think this is the only safe way. But I imagine that the time is coming when we shall not only kidnap the rivers, as we are doing now, but we shall kidnap the winds as well; and more than that, we shall kidnap the waves, and the forces which we now use to such a little extent will be used altogether beyond our present comprehension. I believe that man is yet to use the forces which move the oceans in their depths, and use the power which causes the winds and hurricanes to sweep over the continent, and that he is to be emphatically the lord of the creation.

I believe the time is coming, too, when he will be elevated morally far above his present condition; and I think probably the time will come when we shall not have or know of prisons, when we shall not have or know of courts, and when the products of the earth shall be produced so easily that every person will have ample time for meditation, ample time to develop his nobler faculties, and be as much elevated in general above the present hard-working condition of the human family, as the best people, as the most prosperous people of to-day are elevated in their condition above the condition of those four million African slaves that we recently released from bondage. (Applause.)

After remarks by Hon. J. M. Taylor, master of Belknap County Pomona grange, and others, the meeting was adjourned until 7:30 o'clock.

Evening Session.

President Humphrey.—Some years ago I became acquainted with a gentleman representing the town of Strafford in the legislature. It was when Mr. Adams was secretary of the Board of Agriculture. He was a man of strong mind and strong feelings, and he was considerably prejudiced against the Agricultural College. Brother Adams and I thought he was not so well posted in the matter as he might be, so we put him in the way of obtaining information. He went up and visited the Agricultural College. He became its strong friend, and when he went home he sent his son up to the Agricultural College to get an education. I now introduce to you Professor Whitcher, the son of that gentleman. He will speak to you upon the subject of "Progress in Dairying and Fruit Culture."

PROGRESS IN DAIRYING.

BY PROF. G. H. WHITCHER, OF DURHAM.

Mr. Chairman, Ladies and Gentlemen: I think that the introduction that I have received from my good friend, Mr. Humphrey, will give you an idea of the exact state of affairs with reference to my father. I might add, what I have said once or twice before, that it was through no virtue of my own that I went to college. My father had a way of settling things for the boys in the family when they needed to be settled. He was willing to give the boys a chance to settle them if they were inclined to settle them right; and if not, he would settle them for them. Accordingly he wanted to know if I wanted to go to the agricultural college. I said I did not want to go there, and that settled it, as I thought. And so it did for about a year.

At the end of that time he asked me again if I wanted to go to the agricultural college. I said, No, I did not. "Well," he said, "I want you to go, and to go about the twenty-eighth of August. You get your things ready at that time and we will start."

My friend, Mr. Bachelder, gave me two subjects to start off with here which are the most important that perhaps the farmers of New Hampshire can consider, because they are subjects from which the farmers of New Hampshire may hope to earn an honest dollar and get honest cash,—the subject of dairying and the subject of fruit culture. I was thinking on my way up here of a number of things—that it was very hot and dusty in the cars,—and my mind would turn to this programme and I wondered what I would do with it. You know the music we sometimes hear in country villages in the spring of the year when the hand organ comes around, and the itinerant music vendor will grind out, perhaps it will be "Maggie Murphy's Home," and next "Sweet Marie," I presume, and next comes out "The Irish Washerwoman," or something of that sort. I do not know but if I attempt to cover two subjects here tonight, I shall have to do as the organ-grinder does, when I get through with one subject, shove a slide and go on to the next.

However, I propose to put the most of my time, if not the whole of it, on dairying. What has been the progress, and what evidence have we of any progress in dairying? I suppose I am to plow this ground over in a rough sort of way, and my friend, Mr. Connor, is to put on the harrow and brush, and leave everything smooth at the end. But I hope among us we can get some seed in that will do more or less good. I have divided the subject up, for the sake of getting over the ground in the short time there will be, because it is a large subject, one that would occupy a good deal of time if we went into details.

We have got to consider the building of the machine that the dairyman has to do with, the cow, what progress has been made within the remembrance of those who are here? Next, what progress has been made in feeding, in the handling of the milk, and the manufacture of butter, and in the matter of coöperative work in creameries?

Take in the first place the machine we have got to work with, the cow, has there been any progress in the dairy animal to-day? Well, I think so. I think there has been a great deal of progress from the cow as she was to the cow as she is. So far as the dairyman is concerned she is quite a different animal. On almost any country road through New Hampshire, in riding half a day, and usually in riding half an hour, we can see the improved cow, and the cow that has not been improved, perhaps feeding in the same pasture, or on opposite sides of a barbed-wire fence. It is probably true that the average dairy animal that is used in New Hampshire today is not a profitable animal, if we can judge anything from the statistics we have at hand. She is, as the saying is, eating off her own head every year, and a little more; because the average product, as we get the statistics from various sources, of the cows of New Hampshire, is not worth what it costs to keep the average cow. Now the question comes up, does dairying pay? In *general* it does not pay. In special cases it pays. There is no reason why every farmer might not have a herd of cows that would pay. It has been my lot and my good fortune to study the details of New Hampshire agriculture with special reference to the subject of dairying; and it has been a matter of interest with me to find out what the average cow is doing, and what kind of a cow the average one is that dairymen are trying to manufacture butter and cheese with; and I have come to the conclusion that as a whole they are pretty poor machines; as a whole they are somewhat out of date; as a whole they are very much like the first mowing machines that were made. We would not want to mow with the oldest style of mowing machines that were got out, and it would not be good economy. But there are many farmers who are using just exactly the same kind of a cow, this non-paying cow, that was used forty or fifty, or perhaps two hundred, years ago. But there has been progress. Certain herds average 300 pounds of butter per cow per year. You can find a few that average four hundred, not a great many,—but there are some such. And you can find a large number that average 250. But you can find a great many that do not average anywhere near these figures. No dairyman should be satisfied with a herd of cows that will yield him less than 250 pounds of butter apiece, and he cannot make a dollar out of his cows unless they do average that amount; they should average 300.

Take the matter of feeding. Has there been any improvement in the matter of feeding in New Hampshire? Yes, there is a certain amount of good feeding, intelligent feeding. There is a certain amount that is just on the border line between good and bad. And there is a much larger amount, I fear, that would have to be placed on the wrong side of the dividing line. Now, the progress that has been made has been made very largely through the efforts and through the teachings of those who have investigated the subject of stock feeding from a scientific standpoint. First, determine what the animal requires; second, determine where we can get together that combination of material that shall give the best results. It does not follow because some one has not invented a perfect rule to go by that there has been no progress made. On the other hand you will find scattered over New Hampshire certain feeders who are feeding intelligently. Where you find this to be true, you find that progress has been made in profitable dairying. But there are plenty of places in New Hampshire today where the system of feeding is not very much different from what it was fifteen or twenty years ago. I do not mean to say there was not any intelligent feeding fifteen or twenty years ago,—because there always have been and there always will be men who make a success of everything they undertake. But at the same time there has been a great deal of improvement, and there are a great many more today who are feeding intelligently than there were even ten or fifteen years ago. I have quite a good chance to judge of this from the fact that there come to me in the course of a year many letters from farmers through New Hampshire, stating what they are feeding and how they are feeding, and asking suggestions.

The old custom used to be to feed out the poorest stuff the farm produced, swale hay and cornfodder, and if there was something lacking to fill that deficiency by feeding corn meal. There are waste products in the milling of wheat and corn—waste products, such as bran and middlings—gluten feeds. The millers have got to get rid of these waste products. Farmers find that by feeding these substances they get better results. Now, why? Without going at all into the science of the thing, but simply to state it as briefly as possible,—because they contain three elements that are required for the production of milk or butter. There are certain elements that must enter into the composition of milk. If you are feeding food that contains too large an amount of starch, and if you supplement that by corn meal you are not getting the most economical results. If there were to be passed a law in the state of New Hampshire which restricted the bringing in of corn meal, I am not sure that it would be a bad law,—I am not sure but that it would be a good law,—because today you can go into the market and buy for practically the same money that you buy a ton of corn meal, a ton of middlings,—you can buy more than a ton of shorts, that are better adapted for the production of milk than corn. I think the progress along the line of feeding is largely shown in the increased use of these by-products, which contain a large amount of that which is required in the production of milk.

Now, as to the handling of milk: I can remember when the manufacture of butter was carried on in a somewhat primitive way. I do not mean that in all its details it was primitive; because a certain portion of the method was all right, and could be practiced today to good advantage. Milk was set in shallow pans. It was set in some dark musty place down cellar simply because it was cold. Ice was not used. The cream was taken off with a shell, or that modern imitation of one made of tin. The cream was collected for a certain length of time, usually a great deal longer than it ought to have been, because the dairy was too small for a sufficient amount of cream to accumulate, and by the time the cream was ready to churn it was spoiled for butter. Then came the worst part of the process, and the part which has most gone out of use, namely, the process of hand-working which we have all listened to. I can remember very well when the sounds came up from down cellar,—spat, spat, spat, as the butter was moulded into a mass, and the butter-milk was welded into it. A great deal of the butter of those days was spoiled before it was churned,—the grain of the butter was spoiled, the flavor of the butter was spoiled. The improvement in the quality of the butter over that manufactured twelve or fifteen years ago is marvelous. It cannot be described, but we can appreciate it. Butter that would have sold ten years ago as a first class article will not today rate as a fourth class, because the taste of consumers has been educated up to a better article. What kind of butter is it that does not sell today? Poor butter. Good butter sells all right. What kind of butter goes into the Boston market today? Almost all is good butter. The poor butter is peddled out at the country grocery store.

One of the greatest improvements made in the line of dairy farming is the mechanical separation of cream. I was a sort of a pioneer in advocating the use of the separator; and I had as much to do with the establishment of the first co-operative creamery run on that plan as anybody, and I got into hot water with the manufacturers of certain implements, and it was a question whether I would be allowed to remain on the earth. But today there are through the state of New Hampshire a good many creameries—I do not know how many—co-operative creameries, where the mechanical principle of separation comes in. It is simply dropping the milk down into a rapidly revolving bowl, just as soon as you can get the milk after milking, and immediately the cream is taken out. Now, what is the result of that? One advantage is the impossibility of spoiling the butter while it is in the milk, because the farmer has lost the opportunity of leaving the milk where it will be spoiled. It is put into the hands of the skilled butter-maker at the earliest possible time, and the result is a vast improvement in the quality. There are other advantages that come from this.

But there have been a great many improvements in the setting of milk. Deep setting was no particular invention. Possibly somebody stumbled on it. But it necessitated the use of ice. By some this was accounted a disadvantage; but it was one of the greatest advantages, because the use of ice meant the keeping of the milk in better condition.

Then again the matter of handling the cream. At the present time we are right in the midst of progress in the matter of handling cream. Nobody knows just where we will land. It is difficult to predict three or four days ahead what the next improvement will be in the line of ripening cream, so many things have been discovered in a scientific way in that line. I imagine that in the future the creamery man will go to a bottle and take out the microbe that has just the right sort of flavor for a good general butter, or he may have a clover microbe, or if he wants a corn meal flavor he can have that. Now, seriously, the time is coming when we shall ripen cream scientifically,—we are doing it now to a certain extent;—it is done in the West. The ripening of cream used to be considered as identical with decomposition. It is now known that the desirable flavors do not depend upon souring, but can be obtained from perfectly sweet cream. There is opportunity for vast improvement in this line.

Then we come to the matter of the handling of the butter. I have already alluded to it. You do not find very much good butter in the markets to-day that has been handled by the bare hands. The butter worker and the ladle, and the paddles, and the various printing devices for putting butter up in handy forms, have done away very largely with the use of the hands. This is perhaps as important a line in which progress has been made as any,—simply not handling butter with the hands. You cannot make first quality of butter and do it.

There is a vast difference in the selling price of good and poor butter. I took one of the Boston papers as I was coming up and looked at the market reports, and found that good creamery butter was quoted at 21 to 25 cents, while dairy butter was quoted at 17 to 20 cents. There is a difference of from five to six cents per pound.

The line of progress that has been most marked, taken as a whole, in the state of New Hampshire in dairying has been the adoption of the coöperative creamery system. It is probably true to-day that not over 20, or 25 per cent. at most, of the butter that is made in New Hampshire is made in creameries, and 75 or 80 per cent. is made in private dairies. It will always be true that a large portion of the butter will be made in private dairies, because the farmers are scattered. Nevertheless, just so far as the per cent. of the butter manufactured in creameries increases, so far will substantial paying progress be made in dairying in New Hampshire.

There will be on an average a difference of five cents per pound in the selling price of dairy butter and creamery butter. I presume there are parties who are selling private dairy butter higher than creamery butter is selling; but on the average the selling price of creamery butter is five cents per pound higher than dairy butter.

One of the lines where we want to see progress, and where I think we shall see progress, is in the extension of the coöperative system of manufacturing butter in creameries. In any community where there are three hundred cows within a radius of five miles, there is no reason why that community should not have a coöperative creamery, and why the average selling price of butter should not be enhanced five cents per pound; and there is no reason why it should cost over five cents a pound to collect the milk and manufacture the butter. This being true, the saving is in the labor. But there is another saving. I think most of you will agree that when ten or more farmers manufacture butter in a small way they don't dispose of it to the best advantage; whereas if the milk of the herds of those farmers is put together, manufactured into a good quality of butter, sent to market from one place, and a line of custom established for it, the sales result in cash. I remember an instance in the town of Hanover. A creamery was started there, and the second year it ran the treasurer of the company paid out $22,000 to the farmers in that vicinity. I was asking one of the shrewdest business men how much the same farmers got in the years before the creamery was established, and he said he did not believe that they got a thousand dollars in cash. They bartered their butter to the grocery store. He was a grocer himself. He said he always figured a loss of $200 per year on what butter he bought,—what he was obliged to take. He could not dispose of it at the price he was obliged to allow for it, and neither the farmers nor the grocers were making anything out of butter. This is a single instance. In the town of Lyme on an average for the last four years at least fifty thousand dollars a year and perhaps more, is paid out to the farmers.

Dairy farming is an important line of work, a cash line of work, and it is perhaps the only line of work that the farmers of New Hampshire can go into in a wholesale way which will result in cash to them.

I have made a few figures to give you an idea of what some of the possibilities are in the line of co-operative dairying. Take any community where there are three hundred cows within a radius of five miles. Thirty-seven thousand pounds of butter ought to be manufactured there during the year. The average price paid to creameries is 22 cents a pound. That means that there will be paid out $16,000 in cash among the farmers within that radius.

Mr. Baker.—The average is nearly 23 cents.

Mr. Whitcher.—So this is a safe estimate. Take the creameries that will average three hundred pounds of butter per day, and there are a great many in the state, there will be $25,000 paid out to the farmers that patronize such a creamery. There are very few towns in the state of New Hampshire where a creamery cannot be run which will average three hundred pounds of butter per day. I do not say the cows are there now. The number of cows rapidly increases. Farmers find there are means of obtaining cash for butter, and they increase the size of their herds.

To run over very briefly some points where progress has been made:—The average yield of butter per cow in the state of New Hampshire is not over one hundred and thirty pounds. It ought to be three hundred. The best herds yield 250 to 350,—a few herds running to 400. I have some figures that may prove of interest to yon. We have the Jersey, the Ayrshire, and the Durham, and here are the results of this year's work.

Average number of cans of milk produced by Jersey cows	255
pounds of butter	265
Average cost of one can of milk	18 8-10 cts.
pound of butter	14 1-2 cts.
Average number of cans of milk produced by Ayrshires	320
pounds of butter	275

Average cost of one can of milk	16 8-10 cts.
pound of butter	15 cts.
Average number of cans of milk produced by Durhams	333
pounds of butter	265
Average cost of one can of milk	18 cts.
pound of butter	17 7-10 cts.

Now those figures are not in any sense phenomenal ones. They are simply the average figures of results from cows that are no better than the average dairyman ought to have, no better than he should have if he wants to do a profitable business.

Deduct the cost of keeping from the value of the product.

The Jersey produces (when milk is sold)	$56.10
Cost of keeping	48.00
Profit	8.10
The Jersey as butter producer: Value of product	67.80
Cost of keeping	48.00
Profit	19.80
The Durham produces milk, valued	73.48
Cost of keeping	60.00
Profit	13.48
The Durham as a butter producer: Value of product	71.30
Cost of keeping	60.00
Profit	11.30
The Ayrshire produces milk, valued	70.00
Cost of keeping	54.00
Profit	16.40
The Ayrshire as a butter producer: Value of product	73.00
Cost of keeping	54.00
Profit	19.00

Now, I have come to this conclusion in my own mind, that if I were engaged in dairying I would never stop until my herd averaged a net profit of $20 each,—and I would not stop then. But I would not think I was doing well until I got up to that point.

Take the best cow we have got, a Durham cow,—9,500 pounds of milk, or 525 cans, $115.50; cost of keeping, $65; net profit, $50.50; or 450 pounds of butter, making a profit of $34.

The strong point of the Durham is as a milk producer; the strong point of the Ayrshire is both as a milk and butter producer; the strong point of the Jersey and Guernsey is that they are butter producers.

Testing milk. Perhaps Dr. Babcock is entitled to the credit of being the inventor of a process and of a machine for testing milk which is as important as anything that has been done in the line of butter improvement;—a simple, cheap, but accurate method of testing milk. Many a farmer today is keeping cows the quality of the milk from which is such that they cannot possibly be profitable to him. Many a farmer is selling milk the quality of which is such that if the milk inspector gets hold of it, it will not be profitable for him either; but of course he takes his chances on that. The milk tester can be put into the hands of any intelligent man, and he can know just what the record of each cow is. If he has got a skim milk cow he can weed her out; and if he has any cow which is specially a butter producing cow, he can know which cow it is. This method has been so simplified that every farmer can and every farmer should, and every farmer ten years hence will, have a Babcock Tester, just as much as every dairyman today has a thermometer. Most of us can remember when manufacturers did not think it necessary to use a dairy thermometer. There are very few who believe that to-day. The time will come when there will be very few who will believe that they can get along without a milk testing machine.

There are several things that are wanted. I saw a printed list the other day, taken from the New York *Sun*, of mechanical inventions that the world was looking for at the present time; and I have thought of a few things that are wanted by the dairymen of New Hampshire. In the first place, and the most important thing a dairyman wants, is a herd of cows that will average 400 pounds of butter per year or 7,000 pounds of milk, if he is selling milk. Now, we want a man that will invent a successful milking machine, which will solve the problem of keeping farm help for more than two weeks. A difficulty is to get help that will milk and milk as they ought to, and stay a month. They will work a week or a fortnight perhaps, and by the end of that time the idea of getting up at half past four in the morning and milking six or seven cows becomes distasteful and they go. A man that will invent a milking machine will not only please the hired man, but the farmer himself. I think very few like to milk. I have a brother, however, who always claimed that he liked to milk, and I guess he did, because I took advantage of the claim and always got out of milking when I was at home.

Now we want to find some way of decreasing the cost of a can of milk and a pound of butter. The cost of a can of milk ranges from 15 to 18 cents. The average selling price as it goes into Boston to market to the farmer is not more than 21 or 22 cents. There is not a very large margin of profit there. The average cost of a pound of butter is something like 14 to 17 cents, while the selling price is not far from 24 cents. There is a fair margin there; but you must remember this is for a herd very far above the average. In the case of average cows I suppose the cost of a pound of butter is not far from 20 to 24 cents; so there is practically no money made from that class of animals.

The only way we can hope to decrease the cost is by raising cheaper fodders, feeding intelligently and economically, and making use of by-products, and the using of silos. Not that there is any particular merit in the method itself; but simply it reduces the cost of handling and the cost of storing. It is a question of dollars and cents. It has not been studied enough· We have not studied into raising the crops at the lowest possible cost. It is a question that is very difficult to solve. In the first place, the nature of the soil, the size of the fields, the magnitude of the operation, are such that the cost is high. The farmers of New Hampshire, through the Grange, the Board of Agriculture, the Agricultural College, as well as the farmers of other states, have got to study this matter. There is today in every state in the Union an institution that is established for the express purpose of studying agricultural problems from a scientific standpoint. There are sent out thousands of bulletins from the various experiment stations to the farmers of the respective states, and in these bulletins there are, or ought to be, valuable information. But they will never do the farmers of this state or any other state practical good unless they will avail themselves of the information. I will instance the Cornell experiment station, and the Geneva station, which are sending out bulletins that are important. The agricultural papers are utilizing them ; but the farmers don't avail themselves of them. There is one of two things that the farmer should do : If the bulletin contains a statement that he does not believe it is his first duty to test it, and if it is not so, say so. My friend, Mr. Sanborn, is running an agricultural paper, and if you find anything in my bulletins that is not so, he will gladly publish your statement. This is a duty of the farmer.

DISCUSSION.

REMARKS BY J. M. CONNOR, OF HOPKINTON.

We live in an age of remarkable progress. Within the memory of many present, or during the past fifty years, greater changes have been wrought in the mental and physical forces, than for century upon century in any former period of the world's history.

Fortunate are we indeed, to live in such a period, when one can look back over a short lifetime and reflect, that it encompasses more than ever fell to the lot of mortal since the world was created. Thus much for a general statement, which I think you will recognize as true.

But I am here to speak of a single theme of progress, that of dairying. Our vision will not extend over the boundary lines of New Hampshire. "Home truths for home consumption" is a true old saying, worthy of every one's consideration.

Here again we may confidently remark that during the memory of a much younger class than these above referred to, greater changes have been wrought in dairy methods and dairy knowledge than during the entire life of the state of which we are so proud.

I am not inclined to give overdrawn pictures, but rather look with distrust upon much that is claimed as progress. Hence you will not need to be guarded against overdrawn statements in that direction by me. Many a young man will claim that he is making great progress over his father in conducting the old homestead. He has a smattering of knowledge, gleaned from a multiplicity of agricultural sources, which give him a confident feeling that he knows much more than the old man did. When we cast a glance over our own New Hampshire, rock-ribbed and of uneven surface, with its hundreds of thousands miles of highways, built through dense forests and over rockbound hills, which the generation of today are discussing how to keep in repair; when we contemplate the millions of miles of stone wall built by the fathers, that the sons do not keep in repair; the vast tracts of land cleared and seeded for grazing which are allowed to be overgrown with bushes; when we gaze upon the stately old farmhouses and large barns, built with so much inconvenience as compared with our time, from fifty to a hundred and fifty years ago, in a majority of cases going to hopeless ruin,—what shall we say for this generation?

There are trades and professions where little or no muscular power is required, where the head is of vastly more importance than the hands. But in agriculture it is unsafe to ignore either. While it calls into exercise the best powers of the mind, while it invites the aid of science and all the best known devices for saving the muscular power of the man; yet, the great fact confronts us, that eternal vigilance, economy, and earnest labor are the price mother earth demands ere she gives up her rich treasures.

Passing on from these few hints, which are designed to remind you that "all is not gold that glitters," I come directly to the subject under consideration.

The progress of dairying in New Hampshire during the short space of fifteen years is too well known to need a review at my hands. The grand outcome of our dairy exhibition at the World's Fair at Chicago leaves no room for doubt as to the position we have gained, and the firm hold we have upon the market for all we can produce. I doubt if another instance can be found where in so short a space of time so complete a revolution has been effected, from a position unrecognized in the markets, claiming no fame within our own borders, to a position beside the leading dairy states in the Union. When in attendance upon a convention in Cleveland, Ohio, last winter, which resulted in the formation of what is known as a dairy congress, I met representatives from all the leading dairy states, and the congratulations I received from these gentlemen in behalf of our state made me feel proud that I represented a state which occupies such a prominent position.

With these undoubted facts as to our position in dairy work and improvement comes the question, What of the future?

As we enumerate the different branches of agriculture adapted to our state, the possibilities of overproduction, the relation they bear to soil improvement, we may safely conclude that dairying, with what follows through its by-products, is, all in all, the safest branch of New Hampshire agriculture. This feeling prevails to a large extent among our farmers. The success we have attained imparts a boldness to enter the field of successful dairying. While we have made commendable progress in breeding our dairy stock, and while we have learned much through the methods of associated creameries by the testing of herds, and the rules that govern such associations, rules in cleanliness and feeding, and while we are giving more attention to the silo, to balanced rations, to warmer winter quarters, we need to be admonished that, at best, those most advanced in all that has been enumerated have yet only a faint comprehension of the possibilities that are before them.

If we would hold our rank among the foremost dairy states, all must hold steadfastly to the lines of improvement. Whoever slackens his pace, or through his own self conceit turns a deaf ear to the best dairy knowledge attainable, will surely fail of gaining the highest standard. The season of the year, and the condition in which we are placed, and the facts that come to us throughout the dairy states of the West, have their lessons. A destructive drouth has prevailed over a vast area of the dairy sections, where the conditions were similar last year. Butter has an upward tendency. But who is prepared to reap the benefit of high prices?

Cows have diminished very materially in their product. We cannot suspend their flow of milk by bad management, or a lack of succulent food for a season, and then expect to regain it at will. The cow is no such a machine. She must be kept up to a reasonable flow of milk during the critical months of August, September, and October, in order that she may be of profitable service in the fall and early winter months. Only a very few, compared with the many, are prepared for this emergency. What shall be done to help out this shrinkage of pasture? Shall summer silos fill this great want? Or shall we adopt a system of soiling by sowing grain, or planting corn at different times in the season so as to feed abundantly just at the right time? Our pastures need more attention. If the low rates of interests now being established by our banks are to prevail, our dairymen who are fortunate enough to have money loaned there, would realize a better income to invest it in cutting bushes and eradicating so many foul growths that overrun many of New Hampshire's old pastures.

There have been great changes during the past ten to twenty years in the tastes and habits of consumers. Hitherto, June and early fall butter was almost universally secured for winter use.

Now fresh made butter is demanded except only to a limited extent for cooking. Cold storage may do something to sustain the old method. Nevertheless, the universal drift is towards fresh goods. This necessitates an "all the year round dairy." No industry can succeed by discharging its help and letting its machinery lie idle a few months every year. If we would be successful as dairymen, we must keep this machine of ours, the cow, "fired up" every month in the year. The profit lies in running this machine to its fullest capacity. During the winter months, if cows are kept in comfortable quarters with plenty of good ensilage, early cut hay, and a reasonable ration of grain, they will yield a good supply of milk. When turned to pasture from the twentieth of May to the first of August, unless an early drouth shall intervene, we expect a good flow of milk. But from the first of August on through a period of nearly four months, we have been poorly equipped to do this noble animal justice and to round out her profitableness.

Every prudent farmer realizes the unprofitableness of fall feeding his mowing fields to any great extent. It must become apparent to every reflecting dairyman that we have hitherto neglected to make proper preparations for this one third of the year. During the many years that I have followed this especial line of farming, I have more and more felt the necessity of some radical change from the old beaten track of the past.

There are many other thoughts along this line of progress that might be dwelt upon. We are reasonably satisfied with the progress we have made. No other special line of farming can show such improvement. We have attained something of an eminence where we may gain a broader view of this great and growing industry.

Onward should be our motto. We need associated effort. We want to combine the best and most practical thoughts of our time. We want capital put into this work; long enough have we drained our soils, let our buildings and fences go to ruin, and our fields and pastures grow to bushes, that we may gain a bank account and have these accumulations go to build up and beautify other sections and other states.

Talk to me that because a farmer has a bank account it is an evidence of his prosperity! In a majority of cases it is exactly the reverse.

The best evidence of prosperity and of one's confidence in his business is shown when he reinvests his surplus in improving his home and its surroundings. Although our capital may be limited as compared with other large industries, nevertheless it is imperatively demanded to insure success.

REMARKS BY C. C. SHAW, OF MILFORD.

Mr. President, Ladies and Gentlemen: I wish it was my good fortune to be introduced as the first speaker was, and that I had enjoyed the advantages enjoyed by that gentleman. My father was a kind father, but he did not take the interest in education that my friend's, Mr. Whitcher's, father did. When I was a school boy the sentiment prevailed that if a boy managed to become a master of arithmetic up to fractions, and could write and spell reasonably well, he could satisfactorily fulfill the duties of the average citizen.

I find myself tonight under very embarrassing circumstances. I was kindly invited here by the Secretary of the Board to discuss fruits. I supposed that my friend, Mr. Whitcher, would say something that perhaps I might endorse or criticise. But I find him practically out of the race, and the field entirely mine for the present.

I confess that I am somewhat of an enthusiast in the culture of fruit. I love it. I love it for the interest it brings to me in the matter of culture. I love it, for I believe it is good for me and for my fellowmen. I recognize the fact, as most of you do, that it is coming to be largely used in every family. It is literally crowding out the meats and the heavy foods of many families; and I believe I recognize that in the degree in which fruit takes the place of pork and corned beef, in that degree the mental and spiritual enjoyment of the citizens who make use of it is increased. (Applause.) For these reasons I have become an enthusiast in this work. I believe, also, that as a matter of profit it is the most profitable crop raised in the state of New Hampshire by the farmer. The statistics, I suppose, would give us the receipts in successive years, but I have not them to present on this occasion. It is a crop that comes to use with very little care and very little labor. The average farmer today in New Hampshire, who in six or eight weeks from now will go to his orchard and collect his fruit, perhaps has not spent any time at all in caring for those trees. Nature has taken its own course, and the farmer comes on later and gathers up the crop. It is practically, aside from the labor of gathering it, a net profit. For these reasons I feel it a privilege to advocate the growth and culture of fruit. It is a pleasant duty—the planting of trees, the pruning of trees, and the study of varieties. Every variety of fruit has its individual character, as has every individual before me. A nurseryman well posted in his business will go into his nursery and select forty or fifty varieties of pears or apples by their foliage, the system of branching, by their bark. This is a thought that of itself is interesting. Those of you who have orchards cannot fail to enjoy the luxury of going into them and observing the habits of your trees, finding your Baldwins and most of your Sweetings branching low, spreading out, covering all the territory they can conveniently reach; going to your Spy, and finding it shooting up to the stars; and so on through the various varieties. It is a study that brings a great deal of pleasure to the thoughtful mind.

While my friend, Mr. Connor, was reading his essay I jotted down two or three points that I thought I would like to speak on. Perhaps it will be proper to consider somewhat the methods of entering into this industry. The varieties required for the best success in a pecuniary point of view are very few; in apples not more than three, four, or five; in pears not more than three, four, or five. Small fruits are of course limited very much in the same direction; but my thoughts are mostly on the culture of apples and pears. In the back part of the state, away from the markets, I should advocate planting largely, perhaps almost entirely, Baldwins for market. You do not want to fail to have your Astrachans, Williams, and Gravensteins for home consumption. They are all varieties that you would enjoy. But for the market, for the distant grower, the Baldwin covers the ground. If you are near a market then you want to plan to meet the requirements of that market. For Boston, the Red Astrachan, the Williams, the Gravensteins, the Hubbardston, the Spy, the King, and perhaps the Baldwin. Now you will criticise my hesitancy in pronouncing on the Baldwin. But if you are near the Boston market where you can control the fancy trade you don't want to have much to do with the Baldwin; for you can get twice as much for the Hubbardston, the King, or the Spy, as for the Baldwin; and those who make a business of retailing want the fancy varieties. They say they do not want the Baldwin; it is too common. This is for the grower near a large city where they have a fancy trade.

Packing is essential. In the grading of fruit too much care cannot be exercised. If you claim to put up a No. 1 apple, be sure that it is No. 1, if your name is going with them. If not, why you take your chances. But it seems to me that every grower should strive to cultivate a market for himself; and to do this it becomes necessary for him to acquire a good name;

and to do that he must have the fruit packed as he claims it is. If it is represented to be No. 1, be sure it is No. 1; if No. 2, let it be No. 2.

I was quite interested this afternoon in the remarks of Mr. Walker in regard to his ancestor's apples. He read the days on which the trees were planted. The question in my mind was, what were the varieties. To me an apple without a name does not amount to anything. I would not thank a man to plant a tree on my farm that he could not give me the name of. I never care to take up an apple to eat that I cannot call by name, and so of a pear. Well, I suspect that the apples planted by the first minister were natives. If there was any variety, if they had any characteristic, it was that that was well adapted to make cider. The question arises when improved varieties of fruit were introduced into our state. I wish I could answer the question. This much I can say: I recollect the first scions that were set in my neighborhood. It was when I was quite a small lad. And I can name the variety; they are on the farm today. Up to that time I don't know that I ever knew of a bushel or a barrel of apples being sold from the farm. We had a few varieties we put into the cellar together and used through the winter, if we could manage to get them into eatable condition; but there was no sale for them.

Great strides have been made within the last few years in the methods of protecting our fruits. And it affords me a great deal of pleasure to speak of our experiment station. A great deal of study has been put into experimenting with insecticides on our orchards; and I feel that what has come through the experiment station and the agricultural college of New Hampshire, crude as it is today, is worth more to the farmers of the state than all the expense the institution has been or will be for the next century. This may seem strong; but I fully believe what I say.

I am not going to detain you long for I have not much to say, as you have already found out. We have got what purports to be a horticultural society here in New Hampshire, and we hope to demonstrate that it is one in the near future. How did we come by it? We had a Columbian Fair at Chicago last year, and we had a state commission that was looking after the interests of the state; but I think they forgot the fruit department; and one day along in early autumn I got a letter from the authorities in Chicago inviting me to send on a collection of my fruit. Well, I was very busy, hardly knew how to stop. Finally I wrote them that I had not much fruit, it was very poor, and I did not know as I should have anything that was worth showing; but we were to have a grange fair in a few days and if I found I had anything to show I would send some out there. Well, I did; I sent some forty varieties of apples and pears, and a few I had collected of two or three other gentlemen in the state. A week or two afterwards I was there myself, and I found a part of my fruit on exhibition. At that time it was the only fruit from New Hampshire; but very much to my joy and relief my friend, Mr. Baker, from Quincy, arrived a day or two afterwards with a very handsome supply of fruit, and it went into the exhibit. The result I suppose we shall know sometime; I think the impression was very favorable. We thought New Hampshire ought to have been represented at that fair, and I still think so. I do not think we could have kept up our interest as did some of the states. The state of Missouri, for instance, appropriated ten thousand dollars to their horticultural show at that fair. But then, they have in that state thirty-two county associations, and they took hold with a will, and the result was they had a magnificent exhibit. We could have sent on a show of fruit that would have been a credit to New Hampshire, and that is what should have been done. With that feeling a few of us assembled one night at the New Hampshire building and talked the matter over, and we resolved that we should try to organize a horticultural society in this state, and it resulted in the present society. We propose to hold a fair in October. Our membership fee is one dollar, and five dollars for life membership. We do not expect to make money out of this; we do not expect to immortalize any individual; but we do hope to advance the interest in pomology in New Hampshire. (Applause). We feel that no better fruit can be produced on the continent in the shape of apples than can be grown in New Hampshire. We cannot grow them so large as in the West, but we can excel them in quality. That we can get a higher flavor, a better flavor, I believe is admitted by all. Our lands are well adapted to the growth of the tree in the southern part of the state and through the middle part of the state; and if it could be made to appear that it is profitable, as I believe it can, our farmers I think can be made to come forward and make it an industry that will overshadow most other industries of the state.

I think I have occupied all the time I care to this evening with my rambling remarks. I have no apology to make only that I did not know what I was going to say until I got on to the rostrum. I had not a thought prepared. I supposed I was going to be preceded by Professor Whitcher, and hoped that I might catch upon something he might say that would be interesting, either to endorse or antagonize.

REMARKS BY HON. J. D. LYMAN.

I would like to have a minute. Perhaps some of you have seen an old book that tells the doleful story about the fall of man, and it is generally credited to the doing of an apple; the man, ungallant as usual, laid it off on the poor girl. I went down to Jamaica Plains two or three years ago to try and find out how to grow timber. I was a good deal interested in this growing of timber. I knew that some forty or fifty years ago somebody had given a hundred thousand dollars for the establishment of an aboreta. I supposed I could go out there and find out how to grow timber. When I got there I found they had never given attention to that, but to the growing of all kinds of trees and shrubs simply as objects to look at. I was informed that they had sent to Asia and got some of the original apples supposed to be those that the poor girl and boy ate, that is, if they were girl and boy, and caused all this difficulty of having to study Latin and Greek, and a great many other things which I never studied. It was about this time of year or a little later. And here are two specimens of the apples, and they are full grown, too, or very nearly full grown—came from Asia, the original native apple.

Now I said this afternoon that we have made improvement; I say so now. This is not a great specimen of an apple, but it is a very pretty specimen of a Williams apple. But, do n't you see there is quite an improvement? We can make improvements in everything. One of the greatest advantages that the farmer has is that there is no single thing but what he can improve. You cannot mention any department in agriculture but what improvements can be made. You can double the product of the cow; then after you have doubled it once you can double it again. I leave that to Professor Whitcher. You can improve crops in the same ratio, and so on. I simply rise at this moment to say how apples can be improved and have been improved. You see that one is very much nicer than the other.

Now, on that point I wish to show you how slow the old time people were in making progress. My grandfather, in 1770, probably by the time he was twenty years old or earlier, grafted one apple tree, a Rhode Island Greening. My uncle grafted an apple tree; and my aunt, who died a year ago last March, ninety years of age, grafted another. Those three were the only grafted apple trees in my school district until I got to be quite a large boy. Consider that they knew how to graft as early as that, and yet of those families in that school district not one of them had a grafted apple tree, with the single exception of those three trees on my grandfather's farm. Why, no such a thing could happen to-day. If there was any means by which you could to-day improve your apples as much as they were improved by being grafted, you would see it run like wildfire through the state. I wish to impress upon the audience not only what improvements have been made, but the readiness of people to make improvements now compared with the people of half a century or more ago.

Brother Whitcher has just stated that some seventy-five or eighty per cent. of the butter made in New Hampshire was made in the butter dairies.

Mr. Whitcher.—Seventy-five or eighty per cent. made in private dairies.

Mr. Lyman.—Well, it has been but a few years that we had one. It shows how rapidly improvements are made in comparison with what they once were made. So, if you get discouraged, any of you, remember these are the original apples, and this is only a fair specimen of a modern apple. This is the result of putting brains into apples and improving them.

SECOND DAY, THURSDAY, AUGUST 16.

THE PRESIDENT.—The subject under consideration this forenoon is that of "Tuberculosis," and I have the honor of introducing to speak to you upon that subject Hon. Irving A. Watson of Concord, president of the state board of cattle commissioners and secretary of the state board of health.

TUBERCULOSIS: ITS PREVALENCE, COMMUNICABILITY, AND PREVENTION.

BY IRVING A. WATSON, M. D.

Tuberculosis, which is more commonly called consumption by the general public, is the most fatal disease known to civilized life. It is wide-spread in its destruction, and in many geographical divisions of the world invades almost every community. It comes with such an insidious and silent tread that its footfall is unheard. It seizes its victim with such a gentle and tender grasp that its hand is unfelt till its finger has painted the hectic flush of its first conquest; and in a few weeks, a few months, or perchance a few years, it has attained its ultimate victory—death. There is no life too pure, no face too sweet, no form too lovely for its unrequited passion of destruction. It is the crowned king of mortality before whose edict we have too long bowed our heads in ignorant and sometimes reverential submission.

It is not as an alarmist that I address you, but it is my earnest and sincere purpose to present to you and the people of New Hampshire some facts concerning the prevalence, communicability, and prevention of this terrible malady.

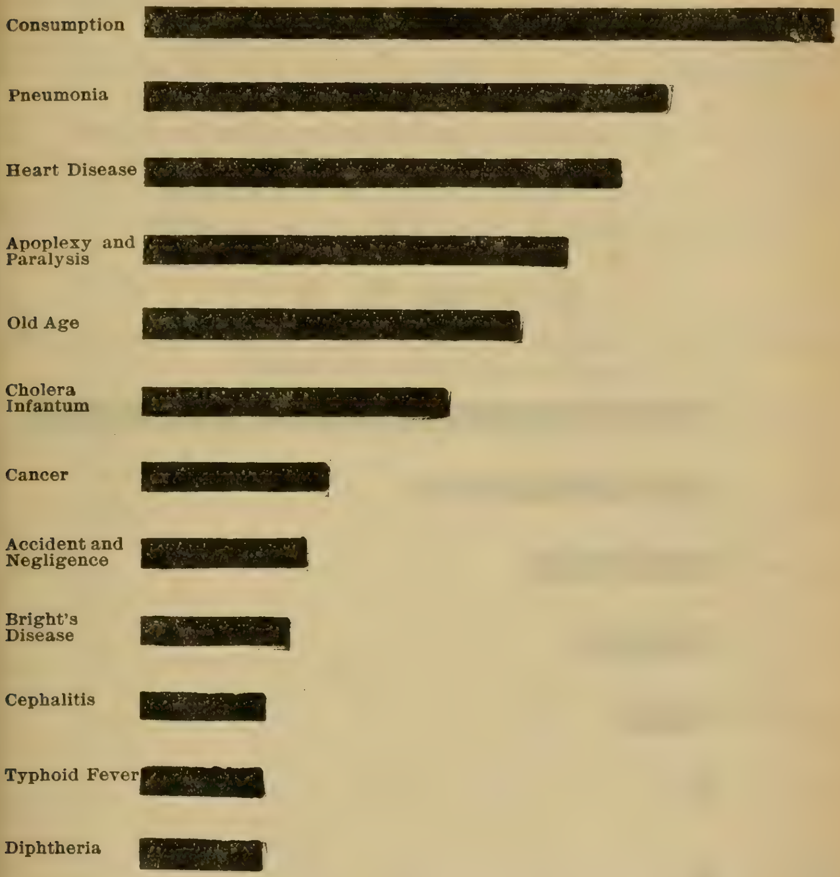
It is essential to have a definite knowledge of the prevalence of tuberculosis in order to comprehend the enormity of its ravages and thereby to become impressed with the necessity of scientific and continued activity along the lines of prevention, for it is now positively known to be a preventable disease as it is also known to be a communicable one.

In a paper like this, limited in time, I shall be able to present only a few features—some of the more salient points necessary for the public to grasp relative to this wide-spread and destructive disease. Statistics show that it is more universal and more fatal than any other disease, not even excepting the occasional great epidemics of cholera and yellow-fever. It is not evenly distributed in all countries, or in all sections of the same country. Unfortunately in our own state, as well as throughout all New England, the mortality from it is great, influenced, doubtless, largely by climatic and topographical conditions. It is estimated that 150,000 persons die annually in the United States from consumption, and a great majority of these unfortunate victims are between fifteen and thirty-five years of age, in the very flower of life and in the most useful stages of existence.

It will doubtless be more interesting to you and perhaps more instructive, to present some facts relative to the ravages of this disease in New Hampshire. With certain natural conditions in which we have a great pride, our magnificent mountains, peaceful valleys, charming hillsides, beautiful lakes, upon the shores of the largest and most attractive of which we are now gathered, the invigorating air and the general prosperity of our people, we might be led to believe that the "great white plague" only occasionally sought a victim in the old Granite State, but alas! such is not the fact. The death rate from consumption is large. The average number of deaths from this disease officially reported for the past nine years in this state is 772 annually. Add to this the number of deaths that occur from other tuberculous conditions, and a few that are not probably correctly returned, and we have a death rate approximating 1,000 persons in New Hampshire annually from tuberculosis. Think of this fearful fact—one thousand of our citizens, most of them in the prime of life, going down to the grave each year from a disease which scientific investigation shows to be contagious and largely preventable, yet up to the present time only a feeble effort has been made to stem its tide of death.

Diagram No. 1,

Showing the relative mortality in New Hampshire from twelve of the most prominent causes, from 1884 to 1892, inclusive.



A diagram showing the more prominent causes of deaths in this state for the past nine years gives a graphic view of the relative importance of consumption among twelve of the most fatal diseases which we have.

A single case of small-pox alarms a whole community, while a few cases are enough to interfere with business, and even cause some people to leave the infected community; yet, we have had but four deaths from small-pox in New Hampshire in a decade.

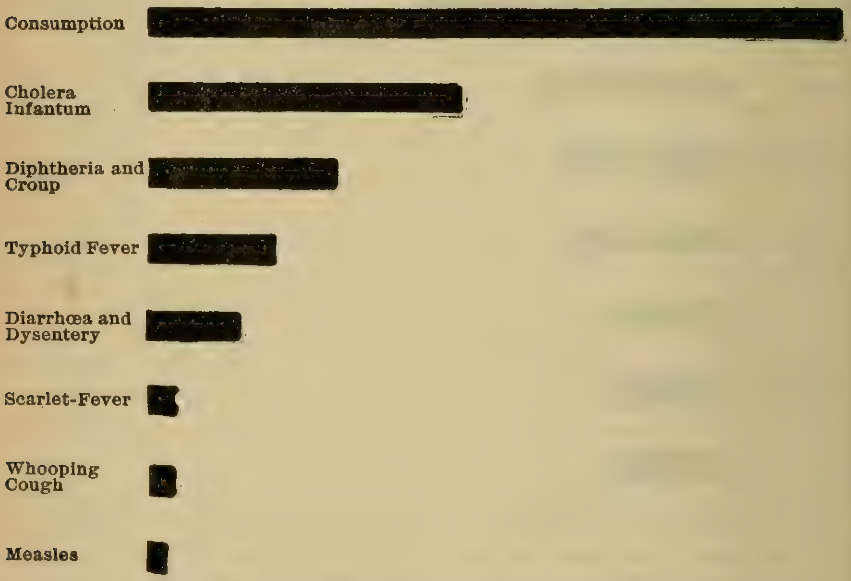
Scarlet-fever, which frightens the public upon its appearance, has, by means of isolation and disinfection, been reduced to an annual average of twenty-five deaths for the period named.

Diphtheria, one of the frightful diseases which we are still too often called upon to meet, stands at the foot of this list.

Typhoid fever, which through sanitary work has been greatly reduced in recent years, is the next in order; and so we go up the list till we reach the long, black line at the top which represents consumption, a controllable disease uncontrolled.

Diagram No. 2,

Showing the relative mortality from the leading preventable diseases in New Hampshire, from 1884 to 1892, inclusive.



The relation which the leading communicable and preventable diseases bear to each other is represented in diagram No. 2. It commences with measles, and is followed by whooping-cough, scarlet-fever, diarrhœa and dysentery, typoid fever, diphtheria and croup, cholera infantum and consumption.

I present these diagrams that you may have a better and more logical idea of the relations which these diseases bear to each other as represented by the actual death rate of the state. These diagrams are drawn to a scale so that a proportionate relation of the diseases named is accurately represented.

THE GERM OF TUBERCULOSIS.

The cause of tuberculosis is a minute germ called the *bacillus tuberculosis*, which was discovered by the distinguished German physician, Koch, in 1882, after a long series of investigations and experiments. This germ was found in the expectorations and in infected portions of the body in over one hundred cases, and the disease communicated experimentally to 472 animals before he made public his discovery. To-day any physician practised in the use of the microscope can readily find the germ in the sputa of his consumptive patient, especially if the disease is in an advanced stage. In form it is a delicate rod with rounded ends, about one twenty-five hundredths of an inch in length. They are found singly or in pairs, or in chains of three or four connected. They can be cultivated artificially in suitable media in a temperature of 98° to 102° F., but exposure to 158° F. for ten minutes destroys them. [Yersin.]

A vast number of experiments have been made with these organisms, artificially cultivated, by innoculating Guinea pigs, rabbits, and other animals, and producing tuberculosis in a few weeks. So extensive have been these observations by biologists in all parts of the civilized world that to-day there is no doubt that this bacillus is the direct cause of tuberculosis in both man and animals.

The natural soil for the development of these germs is found in the animal body under special conditions, yet this bacillus has great vitality, and may retain its infecting power for months in the dried sputa of consumptives. It is not destroyed by drying, freezing, or putrefaction. It is, however, easily killed by artificial heat and by many disinfectants. It succumbs in a few hours in direct sunlight, and in a few days in daylight; but in the light of an ordinary room it may remain undestroyed and capable of infecting others for two or three months, and perhaps much longer.

Prof. James Law says: "Drying of the tuberculous matter indoors or in the shade, and apart from the above temperature, and its inhalation as fine dust, is one of the most common causes of tuberculosis. In one store with a tuberculous clerk the dust raised in sweeping out the store infected clerk after clerk, and a similar rising of the virus in dust is a cause of infection in dwelling-houses, stores, barns, barn-yards, stock-yards, and railroad cars. It is now allowed that the infecting matter dried on the handkerchief and shaken out on the air, is one of the most prolific sources of infection. So in animals, a manger smeared with the discharge of a diseased animal retains the virus in an infecting state, and infects the next susceptible animal fed from it. Hence, long before the days of Koch and his discovery of the bacillus, the infection of animal after animal which occupied the same stall in succession had convinced observant stock owners and veterinarians of the contagion of tuberculosis."

PREVALENCE OF TUBERCULOSIS IN ANIMALS.

Not only, as we have seen, is tuberculosis the most fatal disease to mankind, but likewise it infects and destroys many animals, among which cattle suffer the most. Swine, goats, rabbits, Guinea pigs, and chickens are susceptible to it, but not to a very great degree. Many caged animals in menageries and zoölogical gardens die of this disease. The prevalence of tuberculosis among cattle has become so marked as to receive individual and public attention, and several of the states, among which is New Hampshire, have taken measures towards its restriction, while the general government although recognizing the magnitude of the subject, hesitates in a career of extermination on account of the enormous expense which such a course would entail.

There are no accurate general statistics to show how extensively tuberculosis prevails among the cattle of this country, because no general inspections have been made, and no mortality records kept. The figures which we have are local, and are obtained from special investigations in a limited field, but enough has been shown to demonstrate that this disease is wide-spread among the cattle of this, and at least several foreign countries; that in certain localities it exists to an alarming degree, while in other sections only now and then a case is observed.

Under the Pleuro-Pneumonia act of 1890, England destroyed some 12,000 cattle infected or exposed to this disease, and the body of every animal killed was examined by skilled veterinarians to determine the prevalence of tuberculosis. The result showed that 12.22 of these animals were tuberculous, while among the cows alone the rate was 16.09 per cent. The prevalence of the disease varied in different localities. In the London district 15.5 per cent. were tuberculous, while in the Mid-Lothian district it reached 22.5 per cent.

Prof. Law in examining infected breeding and dairy herds in New York, found a maximum of 98 per cent. and a minimum of 5 per cent. of tuberculous cows. Notwithstanding these numerous centres of infection, he found other herds without a trace of tuberculosis among them. Figures given by the Bureau of Animal Industry for the great packing centres which are chiefly in the West, show but 0.02 per cent. of infected animals among 2,273,547 animals inspected.

The work and investigations of several state cattle commissions and state boards of health show that infected herds, especially of milch cows, are not infrequent, and are a menace to the public health as well as to the financial interests of stock producers and dairymen.

Inasmuch as many of you are stock owners, it may be a matter of special interest to you to state that an effort is being made by the board of cattle commissioners to eradicate bovine tuberculosis in this state, or at least to reduce it to a minimum. In 1891 the legislature enacted a law, creating a state board of cattle commissioners "for the purpose of extirpating contagious and infectious diseases, especially tuberculosis, among cattle." While the commission was not provided with means ample to inaugurate a general system of inspection by skilled veterinarians of all the cattle in the state, it has sought to ascertain in various ways the existence of tuberculosis, or of suspected cases of this disease. So generally is the work of this commission known throughout the state, that whenever the owner of a creature believes it is infected with tuberculosis he makes application to the commissioners, usually through the selectmen of his town, for an examination.

In all cases where the board has reason to believe that tuberculosis exists, prompt examination is made by a skilled veterinary surgeon, and if the animal is found to be infected with tuberculosis it is immediately killed, and for which the owner receives one half of the value of the animal, appraised from the standpoint of perfect health.

Up to the first of January of the present year, the board had examined 545 herds of cattle, among which were found 312 animals infected with tuberculosis, all of which were destroyed.

Post-mortem examinations have been made in all these cases, and in but two instances has a wrong diagnosis been made.

This illustrates with what degree of positiveness the disease can be recognized by skilled veterinarians, especially after it is advanced to a sufficient degree to be noticeable to the owner.

As a matter of protection to the stock owners of New Hampshire we were compelled to establish a quarantine against the state of Massachusetts, inasmuch as conclusive evidence was presented that this disease existed in many Massachusetts herds. Upon this point we not only have the testimony of skilled veterinary surgeons who have investigated somewhat the prevalence of tuberculosis in that state, but also the fact that in New Hampshire the disease was very much more prevalent in those localities which received Massachusetts cattle for pasturing.

A great majority of those cases were found in Hillsborough county, while Merrimack county showed the next largest number, followed by Rockingham. Isolated cases were found in various sections of the state, but have generally been traceable to some localities either within or outside of the state where the disease was known to exist. We believe this work to be an exceedingly important one to the public health of the state and to the cattle industry, and that every stock owner should cordially support the endeavors of the board to suppress this disease, and, if necessary, be prepared to urge additional legislation.

COMMUNICABILITY OF TUBERCULOSIS AND THE HEREDITARY TENDENCY TO ACQUIRE IT.

Having shown something of the nature and prevalence of tuberculosis it may be well at this point to consider briefly the question of its being a constant and almost unvarying factor among the causes of death in the human family.

First, I desire to discuss for a moment the old theory, and one which still lingers in the minds of some, so firmly was the idea fixed, that consumption is an hereditary disease. The researches of modern medical science have proved this theory to be *per se* entirely without a foundation. The life history of the germ of tuberculosis precludes the possibility of hereditary tuberculosis except possibly in very rare cases in earliest infancy. The statistics of this state show that consumption increases in its relative fatality to the living of the same ages from fifteen years of age to over eighty years of age. In other words, the actual percentage of mortality from tuberculosis is greater among all those living at the age of eighty years and over than to the living of any other age period.

To assume, for instance, that the relatively larger mortality from this disease which occurs among the more aged is due to an hereditary transmission of the disease, is an absurdity. The same is true of any period of life after infancy. One might with as much logic assert that typhoid fever or diphtheria is hereditary, as that this consumption is directly transmitted from one generation to another. That this disease sometimes runs through an entire fanily whose ancestors so far back as they know have succumbed in the same manner, is an occurrence which every close observer of the disease has witnessed; but the explanation of this phenomenon lies wholly in the fact that this particular family lacked the power of resistance, or, in other words, they constituted a suitable soil, so to speak, for the rapid development of the disease after having been exposed to it.

Zola, the French novelist, makes one of his characters, Dr.

Pascal, speak a great truth upon this point as follows: "And as to the study of consumption, he had arrived at the conclusion that it is not hereditary, but that every child of a consumptive carries with him a degenerate soil in which consumption develops with extraordinary facility at the slightest contagion."

This is all there is to consumption being hereditary. In other words, there are in certain families individuals predisposed to tuberculosis. In some cases this predisposition is hereditary, but I believe that it is also very frequently and perhaps usually acquired, and consists very largely in a debilitated or run down condition of the system with an improperly developed chest. Chronic dyspepsia and malnutrition are among the causes which predispose to this disease. In fact, any habit, act, or condition which impairs the normal vitality of the system, is a predisposing factor in acquiring tuberculosis. An abnormal tendency to receive this disease which is often witnessed along certain lines, is all there is to what was once regarded as hereditary transmission. These very individuals who are so susceptible to consumption would escape the disease entirely if the bacillus tuberculosis did not gain access to their system through some extraneous source. In other words, if these susceptible individuals were never exposed to the disease they would never contract it.

The communicable nature of tuberculosis has already been indicated, but the manner in which it is spread should be further considered, and ought to be known and understood by every individual. Bear in mind that there is but one direct cause of consumption, and that is a single parasitic germ which we have already discussed. If a person avoids this germ—in other words, if it is not taken into his system—he is in no danger whatever of contracting the disease; but where is this germ found, how does it get into the human system? In every instance the germ comes from the prior case, and the most prolific source from which it is derived is the sputa of consumptive patients. The expectorated matter is loaded with hundreds and thousands of these minute germs. If the patient is careless or thoughtless in regard to the care of the sputa, it is often deposited wherever convenient,— upon the streets, in public halls, about his own premises,—where it is liable to become dried and pulverized, and as floating dust to be inhaled, or swallowed with food and drinks. It is probable that more than nine tenths of all the cases of consumption are caused in this manner.

Another, although much less frequent, source of infection, and one which is receiving considerable attention, is

TUBERCULOUS MEAT AND MILK.

It is, however, well known both by observation and by experiments upon animals, that these articles of diet are sometimes the sources of infection. The liability to contract tuberculosis from tuberculous meat is probably exceedingly small. In many of the larger cities, especially at the packing-house centres, a system of inspection is maintained that eliminates all, or nearly all, of diseased animals. It is true that in the country, tuberculous meat has been, and perhaps will continue to be, put upon the market or sold privately to unsuspecting consumers by dishonest vendors; but since beef is generally well cooked before being eaten, the disease germ is destroyed. The danger lies in using beef that has not been subjected to a degree of heat sufficient to destroy the germ. Although thoroughly cooked tuberculous beef cannot produce consumption, Professor Law points out what he believes to be a great danger in the use of such meat by persons who already have the disease, to wit: That tuberculous meat, even though thoroughly cooked, contains in its tissues a substance known as tuberculin, which he says greatly accelerates this disease if eaten by a person who has tuberculosis, even though the disease be in an incipient or practically dormant stage. The same conclusion has been reached after experiments upon animals.

Milk from tuberculous cows is a much more dangerous source of infection than meat, since milk is used chiefly in an uncooked state. To what extent milk from tuberculous cows contains the bacillus of consumption, is not definitely settled, since the problem of determination is an exceedingly difficult one. One fact is, however, absolutely certain, and that is, that the baccillus has not infrequently been found in such milk. Reasoning from this stand-point alone, we must believe that the danger is considerable, and that milk from tuberculous cows should never be used.

Numerous experiments have been made by scientific observers, proving that milk is often affected, even though the disease shows no localization in the milk-glands.

Hirshberger experimented with milk from twenty tuberculous cows, and in 55 per cent. of all the samples experimented with, he found the bacillus tuberculosis. Dr. Ernst, of Boston, was employed by the Massachusetts Society for the Promotion of Agriculture, to investigate the question, as to the danger from the use of milk from tuberculous cows, and at what stage in the disease the milk became infectious. Thirty-six cows suffering from tuberculosis other than of the udder were used in the investigation, and 114 samples of milk from them were examined; seventeen samples from ten different cows were found to contain the bacilli of tuberculosis. Well animals were then inoculated, with the result of inducing the disease in 50 per cent. of the cases subjected to the experiments. Feeding experiments were also made, with the result of inducing the disease in a number of calves and young pigs. The following conclusions were presented: (1) Emphatically, that milk from cows affected by tuberculosis in any part of the body, may contain the virus of the disease; (2) that the virus is present, whether there is a disease of the udder or not; (3) that there is no ground for the assertion that there must be a lesion of the udder before the milk can contain the infection of tuberculosis; (4) that on the contrary, the bacilli of tuberculosis are present and active in a very large proportion of cases in the milk of cows affected with tuberculosis, but with no discoverable lesion of the udder. Other observers have arrived at the same conclusions.

It is evident from these and many other experiments not mentioned, that milk from tuberculous cows may at any time be a source of danger to the user and should, therefore, always be avoided. A most scrupulous oversight should be exercised, that this disease may be discovered and the affected cow promptly removed from the herd and destroyed.

I believe that our milk producers, when once they fully understand the nature of this disease, will exercise a most vigilant watchfulness over their herds, as well as greater caution in purchasing new stock.

I do not wish to be understood as representing that tuberculous milk and meat are prolific sources of infection. On the other hand, I believe that it is only occasionally that the disease is communicated by these products. Nevertheless, the limited danger should be recognized, and as far as possible avoided.

SUMMARY.

We may summarize the views already presented in the following propositions :

1. That tuberculosis is the most fatal disease that afflicts civilized life.

2. That it is a contagious germ disease, and is positively controllable.

3. That the disease when developed after infancy is acquired and not inherited, although there may be and frequently is in certain families, an inherited pre-disposition or idiosyncrasy which renders the subject incapable of resisting the invasion of the bacilli.

4. That consumption is acquired directly from a previous case, either through the pulverized tuberculous sputa, or by means of infected food products.

5. That the disease is liable to appear at any period of life, but that the relative mortality from it increases with age, especially after the meridian of life.

6. That the disease may be very largely prevented by simple means, without isolation or any special inconvenience to the patient.

HOW CONSUMPTION IS CONTRACTED.

1. By inhaling or swallowing the dried pulverized expectorations of consumptives. The habit of indiscriminate expectoration upon the streets, in halls, railway cars, living rooms, or in any other place where the sputum dries, becomes pulverized and is scattered as dust through the atmosphere, is undoubtedly

the source of most infection. The dried expectoration is easily mixed and carried with the dust, breathed into the lungs, or swallowed with food and drinks.

2. By the use of infected meat and milk, as has already been mentioned.

3. By the use of spoons, glasses, and other articles which have been used by consumptives and have not been properly cleansed. Although this is probably not a common source of infection, yet it is a possible one.

4. By kissing. This source of infection is more especially liable with children, and a consumptive person should guard against the impulse.

5. Self-infection, which may occur in a person who already has the disease, by swallowing the expectorations. By this means tuberculosis of the bowels may be added to the conditions already existing.

CONDITIONS WHICH FAVOR THE SPREAD OF CONSUMPTION.

Any condition or state that impairs the normal standard of health in an individual increases his liability to disease, and this is particularly true in consumption, especially when the cause or causes of a weakened vitality are maintained for a considerable length of time,—as unhealthful environments, for instance.

Defective ventilation is one of the most common and prominent of the conditions which impair the general health, lower the resisting powers of the system, and thereby render the individual more susceptible to this disease. The continual breathing of unrenewed air, in living rooms, sleeping rooms, school rooms, public halls, churches, factories, etc., favors the spread of consumption.

Dampness of soil and habitation. Several years ago, Dr. Bowditch, of Boston, made a series of investigations which showed that consumption was much more prevalent in localities with a wet or undrained sub-soil. Buchanan and Thorne Thorne, of England, and other talented observers note the same results from dampness of soil and living rooms. Thorne Thorne says,—

"On visiting the houses of these tuberculous families referred to, I have found conditions such as the following: The cottages have been so built on small plateaus excavated in the hillside that the soil is in actual contact with the lower part of one or more of the external walls; the wetness of the ground around has been increased, and practically rendered constant, by the absence of eaves-guttering, with consequent saturation of the foundations by reason of the roof water dripping on to the ground close to the walls from thatch, tiled, or other roofs; and the floor inside has consisted of porous brick or stone laid directly on a soil thus rendered cold and damp. And while conditions such as these have been allowed to remain unremedied for one generation after another, the proneness of the family to consumption has at times been quoted as tending to show the hereditary character of pulmonary tuberculosis." A damp house site with unventilated cellar, or none at all, and with conditions which preclude dryness of the apartments of the house, offers a typical home for the invasion of consumption. Exposure to the dust of factories, mills, workshops, etc., is a source of danger. Statistics show that men, women, and children employed in occupations attended by the presence of considerable dust, are more liable than others to contract the disease.

Insufficient and unsuitable food is undoubtedly in some instances a predisposing factor in consumption. Too little food necessarily impairs the system, and the same is true of a diet restricted to certain articles of food, as, for instance, the starches, which are represented by some kinds of bread, potatoes, and other vegetables. The misuse of stimulants has a like tendency. Dyspeptic conditions induced by these and other habits contribute to the same end. Worry, exhaustion, overwork, etc., in fact everything that depresses the vital functions and energies, are predisposing causes of this disease.

HOW TO PREVENT CONSUMPTION.

Having discussed in a general way the nature of tuberculosis, both in man and animals, the measures necessary to the prevention and restriction of it may be presented as follows:

1. The sputa must be destroyed and never allowed to become dry. In this one sentence rests substantially the whole problem of preventing the spread of tuberculosis. Consumptives should be instructed never to expectorate upon the ground, sidewalk, upon any floor whatsoever, nor in any other place where the sputa may become dried. To provide against this the patient should, when at home, always use a cup or cuspidore in which there is a little water or disinfecting fluid, and when upon the streets or in public places, the handkerchief should be the receptacle for it. Both the cuspidore and the handkerchief should be disinfected before the sputa has become dry, by the use of boiling water or any of the recognized disinfectants. This measure is simple, works no hardship to the patient, and is practically sufficient to render him harmless to others. In lieu of the handkerchief it is well to use pieces of old linen and then burn them.

2. Rooms that have been occupied by consumptive patients should be thoroughly disinfected before being occupied by others. This should be done in a most thorough manner. All furniture, carpets, hangings, etc., should be removed and effectually cleansed. The room should be thoroughly washed with a solution of corrosive sublimate or carbolic acid, so completely that no disinfected dust shall remain in the crevices of the floor, window ledges, etc. The ceiling should be whitewashed, and the walls papered or painted. All furniture, carpets, and other articles that may not be subjected to a high degree of heat, either by steam or hot, dry air, should be taken into the open air and allowed to remain in the sunlight for a considerable period, after being thoroughly beaten.

There is no liability to infection from the breath of a consumptive patient. The danger lies solely in the dried sputa. Glasses, dishes, cutlery, etc., used by a tuberculous patient should be washed with boiling water before being used again. A consumptive person ought never to occupy a sleeping room with another person, and should always have a separate bed. Persons having an hereditary tendency to the disease should be especially guarded against all sources of infection. Such persons ought to select an occupation as free as possible from dust, bad ventilation, and they should remove early in life to some section of the country having a high elevation and a dry atmosphere, such a location being conducive to longevity in those consumptively inclined. An out-of-door occupation, in the sunlight, is preferable to all others.

PROTECTIVE MEASURES FOR THE STOCK OWNER.

I would advise every stock owner in the state to study carefully the paper of Prof. James Law, on "Tuberculosis in Relation to Animal Industry and the Public Health." This paper can be obtained upon application to the Agricultural Experiment Station of Cornell University, Ithaca, N. Y.

Following in the line of Professor Law's suggestions, so far as they are applicable under the laws of this state, the following precautions against the infection of the disease should be taken:

1. The stalls or mangers should be separated by board partitions, so that no two cows can feed from the same manger or lick each other.

2. A suspected animal should not be allowed to feed from a trough or bucket in common with other animals, but should at once be isolated from the remainder of the herd.

3. Do not purchase stock from a herd in which tuberculosis has appeared within a year or two. Never purchase a cow that shows signs of disease or emaciation.

4. Do not feed swill gathered from cities or towns, unless the same has first been boiled.

5. If there is reason to suspect the presence of the disease in your herd, you should notify the selectmen of your town, giving all the symptoms in the case, upon receiving which the said board will notify the state board of cattle commissioners, who will investigate the case. If the disease is found to exist, the animals will be destroyed (the owner receiving compensation from the state), and directions will be given for the proper disinfection of the premises.

There is one point to which I desire to call your attention especially, to wit: That a consumptive stock owner may infect his own herd by carelessly expectorating in the stable, mangers, or in places about the premises to which the cattle have access. We have already had cases in this state that could be accounted for under no other hypothesis.

CURABILITY OF CONSUMPTION.

It must not be supposed that consumption is an incurable disease, for such is not the fact. Post-mortem examinations of persons who have died from other causes have not infrequently revealed lesions that had been caused by tuberculosis at some former period of life, and from which disease the subject had made a complete recovery.

It is, however, a fact that our own section of the country is unfavorable, and that the chances of recovery in our climate are small; yet recoveries are sometimes witnessed.

I believe it is our duty to urge all consumptives, when in the first stages of the disease, to leave New England and seek a residence—and, if possible, an out-of-door occupation,—in a dry atmosphere at an elevation of from 3,000 to 7,000 feet above the level of the sea, such a climate as may be found in many localities along the line of the Rocky and Sierra Madre mountains from Northern Colorado to Central America. In my judgment such a course offers greater chances for recovery than any other; but the opportunity must be seized early, very early, in the course of the disease; it is wholly useless for any person in an advanced stage of the malady to expect to be materially benefited by leaving home.

IN CONCLUSION,

I would ask, What are our defences to-day, as a country, against the most fatal plague existing upon the face of civilization? What is the general government doing to suppress this contagious disease that is destroying over an hundred thousand of our citizens annually? *Absolutely nothing.* It has no public health department worthy the name. It is maintaining a quarantine service, at great expense, against diseases that seldom come to our shores, looking at the far-off horizon for undiscovered foes; but it turns not its eye, nor stretches its protecting arm, to save the thousands who are dying each week in our land from preventable diseases.

Whatever executive protection we have, comes from the action of the several states, most of which now have state boards of health, forced to do something because of the criminal neglect of the general government. These boards are limited in their functions, limited in their labors through meagre appropriations, —yet many of them have done a remarkable work for their respective commonwealths, and, indirectly, for the country.

Almost without exception these state boards of health are now engaged in a campaign of education, instructing the people how to avoid many of the diseases that are entirely unnecessary, viewed from a sanitary and scientific standpoint, the chief of which is consumption. The work must be, first in the line of education,—to show the people from whence come the dangers, and how they may be avoided.

Within a relatively short time, sanitation has reached the status of a science. By vaccination the terrible epidemics of small-pox that once scourged the world, have been controlled, and the death rate reduced from fifty per cent. to less than five per cent.; hydrophobia has been reduced in about the same proportion through inoculation. Typhoid fever never need spread if the excreta are thoroughly disinfected and our water-supplies protected; scarlet-fever, measles, whooping cough, etc., are reduced by isolation and disinfection; subsoil drainage eradicates malaria. Tuberculosis may be controlled by a few simple rules.

DISCUSSION.

ADDRESS BY JOHN D. QUACKENBOS, M. D., OF NEW YORK CITY.

Mr. President, Members of the State Board of Agriculture, Ladies and Gentlemen: Permit me to make my discussion of the able paper to which we have just listened, and by which I trust we are all singularly profited, an emphasis of certain points advanced by Dr. Watson.

And first, in regard to the disease *tuberculosis*, popularly called consumption, let me assure you that the knowledge of its cause and method of spread is *exact* among scientific men to-day. There is nothing nebular or theoretical about it. *Tuberculosis* is essentially a *microbic disease*, dependent on the introduction into the sytem, and its development there, of a specific micro-organism—a small thin rod, or *bacillus* one seven-thousandth of an inch in diameter. The tubercle, or Koch's bacilli, as they are called from the name of the man who identified them with this disease, occur singly or in pairs, often arranged in the form of the letter V. They are easily recognizable under the microscope; and we are justified in our claim that *they*, and *they only*, induce tuberculosis—*because* they are invariably associated with this disease and *with no other;* because by making a culture of them and inoculating healthy animals, *tuberculosis and no other disease is produced in these animals;* and because when the animals so inoculated and poisoned are killed, this same bacillus is recovered from their bodies. Its relationship to the disease tuberculosis is thus clearly established. If it could be kept out of the human system, men would cease to suffer from pulmonary and intestinal consumption—the terrible scourge that is responsible for 18 per cent., *nearly one-fifth* of all the deaths that occur would be eradicated.

Now by treating tuberculosis as a contagious disease, a great deal can be done to control it. Its bacilli enter the system usually in two ways. They are inhaled from the dried sputa of men or animals with tubercles in their lungs, or they are taken into the alimentary canal with food. In either case, they act on the living tissues—in a way not thoroughly understood—to produce the specific disease. Tubercular nodules are developed which undergo cheesy degeneration, and the individual finally dies by slow asthemia. Breathing infected air is of course a most frequent cause. Hence the dust of infected localities—as hotels, factories, railway cars, and hospitals, stores that have been occupied by consumptives, or restaurants where they are employed in various capacities and where consumptives are entertained, is a prolific source of contagion. The sputa when *moist*, like the membrane of diphtheria, is harmless; tuberculous invalids who are properly warned and wish to discharge their duty to their neighbors, spit in vessels containing some bacillicide like corrosive sublimate, or into handkerchiefs which are subsequently disinfected by boiling or otherwise.

There are certain things to remember about all bacteria or microbes. They exist everywhere—in the air we breathe, in the soil we tread, in food and water; they are carried in clothing, hair, and fur; they grow riotously on mucous membranes, a single organism, under favorable conditions of soil and temperature will multiply into sixteen millions during twenty-four hours. They affect shade; the presence of sunlight is hostile to their development. They grow best in a high temperature—up to 104°—and freezing seldom injures them although it temporarily suspends their powers of reproduction. *Ice* to the throat checks the spread of diphtheretic membrane; *ice* is one of the chief vehicles for the conveyance of typhoid fever germs.

Boiling water or steam is fatal to most bacteria; but dry heat of a much higher temperature than 212° is required for thorough disinfection. The *tubercle bacillus* is phenomenally difficult to destroy. It resists markedly the action of the digestive fluids, and can penetrate the mucous membrane of the stomach and be carried into the circulation with the food. When fed to animals it renders them tuberculous.

Cooking may, or may not, destroy the bacillus in meat; but one fact is not to be overlooked, viz., that even if the bacillus itself is destroyed in the process of cooking, and direct tuberculous infection is thereby rendered impossible, there still remains a *virus* called *tuberculin*, in which is retained much of the poisonous product resulting from the growth of the tubercle bacillus. This *tuberculin* is not decomposed by any ordinary degree of heat, and is capable of producing no less dangerous tubercular poisoning.

From what has been said, it is easily understood how microbic disease may be transmitted directly from parent to child—I mean by the circulation through the placenta while the mother is carrying the child; or during the act of conception, from the father. The tubercle bacillus occurs in the seminal fluid of sufferers from pulmonary consumption and tubercular lesions have been found in the human fœtus at various periods of intra-uterine life. Hence tubercular *consumption is*, in my opinion, *unquestionably hereditary*, it arises more frequently by *inheritance* as a remote cause than in any other way—but although the bacillus *may* be transmitted from parent to infant as already shown, it is true that only a predisposition to the disease is usually inherited.

Let the bacillus in such cases enter the body through the lungs, mouth, or abrasions of the skin, and the corresponding disease quickly manifests itself—because the proper soil is encountered for the growth of the bacillus, and the individual's power of resistance is nil.

Tuberculosis is thus an *inherited* as well as a *contagious disease*; and we may well question the right of consumptives to marry and transmit the taint of the disease to innocent offspring. Certainly the practice of kissing, nursing, and sleeping with her infant by a tuberculous mother is to be severely condemned.

With these facts before you, and impressed as you must be with the importance of blocking the access of the tubercle bacillus to human bodies, you can with greater intelligence and interest consider the dangers arising from eating the milk and carcasses of tuberculous animals.

Tuberculosis is emphatically a disease of the bovine race. The sheep and goat are seldom affected; horses, never. It is estimated that from 10 to 15 per cent. of the dairy stock of these eastern states are tubercular, and among thoroughbred Jerseys the percentage is 20. Cows are peculiarly prone to the disease because of their high average temperature, 101° to 103°. This fact, coupled with the practice of close breeding, largely explains the susceptibility of cattle. Both soil and temperature are favorable to a tropical growth of the bacillus.

There is no difference of opinion now among medical men as to the communicability of tuberculous infection from *man* to *man*, from *man to certain susceptible brutes*, and from *these brutes to man*.

Tuberculosis may be communicated under any circumstances that imply close relationship, as that of husband and wife, of mother and child, of patient and nurse, of dairyman and cow. Not only may the cow infect the milker, but the consumptive milker may convey the disease to his cow, and thus imperil his own and his neighbor's herds; of course, the system of the receiver on either side must be in a state adapted to the germination and growth of the bacillus.

But one thing is to be noted—favorable or unfavorable soil, power of resistance or absolute impotence—*without the planting of the bacillus there can be no tuberculosis.* You may prepare a field for oats. Fail to plant oats and you will harvest no crop. Or you may scatter oats by the bushel over one of your granite bound pastures and obtain results equally negative. The comparison is good because the tubercle bacillus belongs to the lowest order of the vegetable kingdom; and as neither you nor I can be absolutely sure it may not find a congenial soil somewhere in our bodies, I take it we are both interested in keeping it on the outside.

Whether, as some assert, we are to regard the milch cow and stalled ox as the original cause of this dreadful scourge of our race, by direct transmission of the bacillus through the milk and the flesh, is perhaps questionable. But certain it is that where there are no cattle, there is no creole tuberculosis. The Tartars of the steppes who domesticate the horse and subsist upon *koumiss* made from mare's milk, are strangers to phthisis. St. Petersburg physicians send consumptive patients to the steppes to take the koumiss cure— but *by parenthesis*, while speaking of koumiss, permit me to say there is no such thing in this country. The pasture is so rich that the milk of our mare contains too much fat to ferment properly like the watery sugary milk of her Russian congener. Our koumiss is nothing but buttermilk beer, and if not made from the milk of such cows as compose Dr. Brush's carefully watched herd at Mt. Vernon is likely to contain the dangerous germ. Among those who live on the products of the reindeer— the Esquimaux — tubercular consumption is unknown. Hence the axiom of Dr. Brush—*No cows, no consumption.* I suggest an amendment— *no tuberculous cows, no consumption.* Now let me impress on you the following facts. The milk of tuberculous cows is not only lacking in nutritive principles, *fat*, *sugar*, and *nitrogenous elements*, but has been found by experts at Harvard University and elsewhere, to contain at times the tubercle bacillus. It has been called the scavenger of the cow's diseased body. Such milk should not under any circumstances be sold for consumption by human beings. And as I have shown you, sterilization does not eliminate the danger, as it has no effect upon the toxic product, tuberculin. Milk infected with tuberculous germs will infect the lower animals. Six drops of milk from a tuberculous cow, injected hypodermically, will develop tuberculosis in a Guinea pig. This has been repeatedly demonstrated, and the analogy holds good with respect to human beings. The germs may migrate through the medium of the cow's blood *from* a diseased organ *to* the milk; again enter the blood of the human being who swallows the milk containing them, and develop wherever they encounter suitable conditions.

It does not follow that every person who drinks tuberculous milk will contract tuberculosis; nor is it to be inferred that every tuberculous cow will yield tuberculous milk. How far milk from tuberculous cows with no tuberculous mammitis (a condition rare in woman, but not uncommon in cows) which is indicated by the presence of nodules in the udder, proved by Koch to be concerned in the direct transmission of the bacillus with the milk—how far milk from such cows is tuberculous is a question of grave importance—grave enough to make us hesitate to drink it. When the udder is thus affected, and even when not, the tuberculous cow may infect her milk by licking her udder—for the dry sputum may afterward find its way into the milk during the act of milking. Butter and cheese made from tuberculous milk are less liable to contain the bacilli, which are *largely*, though not *entirely separated* in the processes of manufacture. Nor is the danger of eating tuberculous meat quite so great; although it is to be remembered that even if the bacilli are destroyed by the high temperature of cooking, the *toxins* are not.

I quote the following from a paper by Prof. James Law of Cornell University, recently published in the *New York Medical Record*, March 10, 1894:

"We may freely allow that the transmission of the bacillus from man to man is far more common than from beast to man. But though the implanted seed may have been in many cases derived from a fellow-man its subsequent destructive career may be due far more to the constant accessions of the soluble toxic products conveyed in the meat and milk of tuberculous animals. Without these continuous doses of the soluble poisons the implanted germ would in many cases have proved comparatively harmless. Although it could be proved in regard to many cases that the cow had not contributed the seed of the disease, she is left little less responsible for the destructive progress and fatal result. The germ which might have remained comparatively dormant and harmless in the absence of the poisoned meat and milk, is by these stimulated to a more deadly energy.

"Accepting, then, as indisputable the presence of the toxins in the flesh and milk, it follows that all who eat of such flesh and milk are continually taking in small doses of tuberculin, and that in case they are already the subjects of tuberculosis, in however slight or indolent a form, this continuous accession of the poison will rouse the morbid process into greater activity and secure a dangerous extension."

It is in this *tuberculin* that we possess a ready means of detecting the disease among cattle. It operates by exaggerating any existing tuberculous process. The greatest danger lies in the fact that cattle may have tuberculosis, and yet appear well nourished and healthy. It is so extremely insidious in its incipiency. Now the injection of tuberculin in the case of affected subjects is followed by inflammation and a marked rise of temperature even to 107°. Autopsies reveal tubercular lesions in almost all cattle responding to this diagnostic test. When the disease becomes chronic, it is manifested by objective signs, notably enlargement of the inguinal gland. This gland is sure to enlarge sooner or later in the course of the disease.

As the tubercle bacillus grows readily only on the living tissues of men and brutes, it is clear that by isolating human consumptives and slaughtering infected cattle, the disease may be materially controlled, if not practically eradicated. The obligation therefore rests upon each one of us to take such precautions as science has prescribed to limit the ravages of tuberculosis. We have no moral right to take any chances. It is binding upon us by the law of reciprocity, to be as careful of our neighbor's lives as of our own, and the man who neglects to exercise due care where the lives of human beings are involved, is guilty of infringing the sixth commandment. Criminal neglect in all such matters is murder. Verily, the time is coming, in the advance of civilization, when a contagious disease will be adjudged a crime, and he who is responsible for it will be housed in a felon's cell. The murderer who lifts his knife against his fellow kills *one*. The dealer who recklessly distributes through a whole community milk infected with the bacillus of typhoid fever, scarlatina, or tuberculosis, takes the lives of many, and imperils the health of thousands.

He is as guilty of contempt of human life as if he peddled milk poisoned with arsenious acid or corrosive sublimate. You say he is *innocent* because he is *ignorant*. But what right has he to be ignorant in this age of inquiry and intelligent reply? Plead ignorance of the law before your county judge, and you know it will never be accepted as an excuse. Do you suppose a dairy man, when typhoid fever breaks out in his family, remains ignorant of the fact? His physician instructs him in the methods of disinfection and points to his water supply as the source of contagion. If that man laughs at precaution and deliberately goes on supplying his customers with milk from cans washed in the infected water, or cooled in the contaminated well—that man is morally guilty of murder! We have most excellent laws for the control of the premeditated or careless taking of human life by weapons and chemical or vegetable poisons, but we fail, as I understand it, to meet the wholesale slaughter that results from this criminal carelessness. If bullets from thoughtless target shooters are flying about our ears, if ruffians are driving recklessly through our streets, endangering limb and life, we are prompt to suppress the outrage, but when a thrifty village lies prostrate beneath the grasp of some frightful pestilence, and the emblem of death hangs from many a door, we stand transfixed, we say God's will be done, when it is not God's will at all but man's defiance of his will that causes the mischief—and we take and welcome to the funeral rites of our best beloved the man who laid them in their caskets. His weapons were invisible microphytes, surer than blade or bullet, subtler than mineral poison, quicker to the centres of life, keener to the fountains of sorrow.

Oh, let us protect ourselves against such everyday realities by laws intelligently framed and easily interpreted—laws, if you please, regulating the breeding and care of dairy stock—laws excluding infected animals from dairy and market, laws governing the breeding together of tuberculous animals, laws prohibiting the care of cows by human beings suffering from tuberculosis. By such laws only, rigidly enforced, can we be guaranteed immunity from danger.

If I have succeeded in arousing you to a sense of your own peril, as well as of the obligation that rests upon you honestly to attempt the extermination of the disease under discussion, I shall be more than thankful to the Secretary of this Board, through whose politeness I have enjoyed the opportunity of addressing you.

REMARKS BY ALONZO TOWLE, M. D., OF FREEDOM.

MR. PRESIDENT, LADIES AND GENTLEMEN : I speak here from the standpoint of a farmer, of an agriculturist. I know by this time that you must all necessarily feel that you are sick or going to be, and it is left for me as a physician to apply the balm of Gilead. I wish I were able to do it. I can sympathize with you in your feelings. The facts which have been so ably given us are as startling as they have been interesting. Nothing is so dear to us as individual health and the health of our friends. No one could be engaged in any better work than to be informing the public of the danger of disease and warning them to escape therefrom. Following in their lines, facts equally as startling might be enunciated for all those diseases of a zymotic character to which we fall victims, coming virtually under the same law as tuberculosis. And should the anatomist come before you and tell you how delicately constituted is this body of ours, if the chemist tell you how easily it is acted upon by the different agencies, if the scientist should follow and unfold to you the secrets of heredity and the influence of environment for the first time in your lives, you would begin to realize the responsibility imposed upon you as guardians of this God-given treasure and the duty we owe to posterity.

Some of the suggestions of these able gentlemen compel us to ask the question, What are we to do? First, tuberculosis developed after infancy is acquired. What does it mean? Why it means that we are allowing ourselves to be subjected to such influences as will bring upon us this dreadful disease. Secondly, it is acquired largely in consequence of hereditary predisposition. What does that mean? The rose can only propagate the rose, and the thistle, the thistle. If we as parents allow ourselves to be subjected to these deleterious influences which are constantly preying upon our vital forces, what may we expect in the offspring? When the chemist combines two parts of hydrogen with one of oxygen, he knows that the compound will be water; but when we combine two parts of moral depravity with one of physical, who can tell us what the compound will be? Again, if the chemist combines one part of carbon with two of oxygen, he knows that the result of the compound will be carbonic acid. But if you combine one part of mental depravity with two of physical depravity, who shall tell us what the compound will be? And yet every day of our lives we witness this same debauchery in the chemistry of life, and fold our hands in sublime placidity, when we should shudder at the awful consequences. Now, again, this predisposition largely depends upon environments. These environments are in our hands; and if parents will live in ill-ventilated rooms, live on unsuitable food, drink from polluted water fountains, shut out the pure sunlight which God has given us, they are calling around themselves environments which invite this same condition of heredity to transmit to their offspring.

Now another conclusion. These environments are in the hands of the people; and that is where this matter comes home to you and to me, and the question confronts us, What are we to do in the premises? Well, my brother physician has told you to educate the people. And our secretary has shown good judgment in bringing this matter before the people that they may be educated, and I will guarantee the statement that our worthy secretary of the state board of health has done more this day towards educating the people of New Hampshire upon this disease than all of the books that he has printed heretofore, although the reports which he has given out are all right, and the line in which he has been working is all right. Yet you, brother, and you, sister, know how little we are in the habit of reading them, and how easy it is to lay them upon the shelf and never look into the pages. People must be educated by coming in contact with just such men as we have had before us to-day.

And that suggests the inadequacy of the means which we as legislators have provided for the eradication of such a disease as this. What have we done in the state of New Hampshire to-day as legislators? Why, in all our rural districts our board of selectmen constitute our health officers, and they are chosen for partisan reasons. [Applause.] It is evident to you that no one but practically scientifically educated men should be intrusted with matters of so vital importance; and yet we have as guardians over our commonwealth, men who themselves are just as ignorant as you and I are; and if we were surrounded with hotbeds of disease they would be unable to tell us of our danger and warn us of the evil.

When I was a practicing physician it was a part of my duty to take care of the health of families by the year. There were individuals who thought they would rather pay fifty dollars to have disease kept out of the family, than to have to pay one hundred dollars and have disease come and possibly victimize some of the near and dear ones of the family. And I believe that that is a movement in the right direction; and I believe that the only way that we, as intelligent men and intelligent women, can discharge our duties is to do our utmost to have scientifically educated, practical men, who have by hard study fitted themselves for the position, to oversee the health department of the different districts of our state, and that it shall be the duty of those individuals to visit every household and every nook and corner, and to visit every stable, and to visit every fountain, and to visit every school house, and to visit every church, and to visit every place in which we are in the habit of congregating, and study the environments which are surrounding us, and warn us of our danger, and if we do not show a disposition when once warned to adopt better measures, have the power behind that will compel us to do it. I know of no other way, inasmuch as partisanship has such a hold upon the people of this community, than that they should be appointed to serve during good behavior, [applause] and that means so long as they discharge their duties as intelligent, honest, and impartial men.

New Hampshire has been called the sanitarium of America. My brothers and sisters, we should be alive to this issue; we should recognize the fact that is being advertised, and we receive the greater revenue from this reputation than we receive in any other way; and we should be alive and show to the world that by breathing this pure air which the Almighty has given us here in the state of New Hampshire that we are invigorated to that extent that we, by individual acts and by coöperative acts, will urge that New Hampshire shall be the great sanitarium, not only in name but in reality. [Applause.]

President Humphrey: The meeting now stands adjourned to 2:30 p. m.

Afternoon Session.

President Humphrey.—The programme this afternoon has been arranged by Belknap County Pomana Grange, and it will now be presented by that organization[1].

ADDRESS.

BY HON. J. H. BRIGHAM, OF OHIO, MASTER OF THE NATIONAL GRANGE.

Worthy Master, Sisters and Brothers, Ladies and Gentlemen: I regret, as you regret no doubt, the fact that the governor has failed to meet you on this occasion. But I can assure you that while the governor is not present, there are several men here who are qualified to be governors of the state of New Hampshire [applause], and there are some here who are willing to be governors of New Hampshire. [Applause.] So we are not utterly desolate.

[1] The officers of the Pomona Grange were seated upon the platform and the programme presented consisted of recitations, songs, and addresses of which we print the addresses of Hon. J. H. Brigham and Hon. Alpha Messer, Master and Lecturer of the National Grange.

I feel that I must congratulate you on this occasion, not for what you are just about to hear, some of you for the second and third time perhaps, but for other reasons. You have met here in a beautiful grove, one of the most beautiful that I ever saw. The weather is perfect. If my brother Humphrey claims the credit for this weather he has reason to be proud. I congratulate you also upon this; if you are not prepared at the present moment to enter upon the joys of the hereafter, to go straight to Heaven or to move to Ohio, that you are permitted to live in the grand state of New Hampshire, one of the grandest states, saving one or two, in any country in the world. I congratulate our friends of the sterner sex upon the fact that they are surrounded by some of the fairest ladies that it has ever been my pleasure to meet. I noticed that my friend Metcalf, who was cast down because of the remarks that the doctor made this forenoon, was wonderfully cheered by the song that was sung by this choir, one of the best that I ever heard. [Applause.] I congratulate you upon the music and also upon the assurances that we have (I am talking to the men), from these ladies that it is all right after all, under proper circumstances.

Now, then, whilst it is well enough to have a little humor intermingled on occasions of this kind, the business in hand is a serious business. I have been called here from my home and from my work on the farm (because I am a practical farmer) to talk of serious matters. I am afraid I have not made that preparation that ought to have been made to meet the expectations and requirements of this occasion. I have always had a doubt in my mind whether it was wise or best on such occasions to prepare written addresses, that I might know every word and sentence that I am to utter, or whether it would be better to look into the smiling faces and intelligent eyes of the listeners and try to draw inspiration therefrom. It has been my practice to depend largely upon the latter. I however sometimes make a few notes so I will not depart very far from the line that I have intended to follow.

Now, we are here to talk about agricultural interests, not only of New Hampshire, but of our country, because whilst we are separated by state lines and some natural boundaries, we yet realize that we are one people, of one grand and glorious nation. We are representing here to-day, and have represented here to-day, the greatest national industry, that of agriculture. Other interests are represented no doubt; but this is a meeting of farmers. You have been holding a session for a number of days—or will have held for a number of days a session, for the consideration of topics and questions that vitally interest the farmers of New Hampshire.

I believe in all these agricultural associations. I believe in the people, the farmers, coming together to learn of each other, to try to help each other solve the problems that meet them every day in their work upon the farm. And I am glad that you have such a grand association as is represented by your state board of agriculture, Mr. President, here in New Hampshire. Long may it exist and be favored and sustained and have the confidence of the people of your state. Now I believe that this interest has been somewhat neglected by the farmers themselves. It seems to me that we have depended upon some one else to do what we ought to have done long ago for ourselves.

It seems to me that we have not fully realized the fact that this is a country where men must look particularly after their individual or class interests in a proper and legitimate way. We find that these conditions are recognized by all our associates engaged in their callings of life. They realize that it is possible for them by meeting together and talking together, and planning together, and then coöperating in carrying out those plans whatever they may be—they realize the fact that it is possible for them to be more successful than would be possible if they depended on individual effort, without any coöperation and understanding. To this I attribute very largely the wonderful progress of our country. Men have learned that organization is power, that in union there is strength; and all about you you find today, you men who are tilling the soil, these associations, these combinations, where men and money and intelligence are concentrated and are power made available.

I believe in organization. I believe that it is necessary for every good work. I served with some of you a few years ago under the flag of my country. I learned there the difference between organized and unorganized force. I found there that a few men drilled, disciplined, organized, directed properly, were an almost irresistible power; that a multitude without organization was no match for organized force. We have realized this in the last few weeks as we have seen these vast bodies of brave men, of courageous men, of desperate men, put to flight by a handful of organized force. [Applause.] We realize the difference between such action and action that has no direction, no plan, no system. Hence I am here this afternoon, with other members of this organization, to try to impress upon your minds the necessity that exists today as never before, for organization among the farmers of our country. I believe we have lost much in the past because we have failed to make the conditions such that we could help one another. All along the line we have lost.

We cannot stop now to mourn for what is lost, but we must look to the present and future and learn from the mistakes of the past to do better. I don't think we have reached that hopeless condition I hear of occasionally. I hear a farmer, sometimes a member of our order, talking as though he had lost all hope; as if the farmer was in such a desperate condition that nothing could save him. Some of them, of course, have some specific thing that would save us; but others are almost hopeless. I do not think that we have reached that condition, but we have lost a good deal.

I will speak in detail somewhat of what we hope to accomplish. Brother Messer is to follow me. I shall not try to cover the ground, because I know he can do the work better than I can. What is a lecturer for if he does not do that? We expect to help farmers financially. Whilst we have aspirations and great ambitions we do not usually lose sight of this question, Will it pay? I think it will pay in many ways financially to organize and coöperate. I will not have time to go into details, but I will suggest a few things we can do. We can learn something about our business, and we need to learn something. I travel in every state in the Union almost; I look into the faces of the farmers and over their farms. I feel badly sometimes when I look at mine—I am away from home so much. But I see that we need to master our business if we succeed. Now, we are going to try to help along in that work, try to help every agency and influence that is trying to teach the farmer how to do better farming. And we are going to try in our collective capacity to get a little better pay for what we do on the farm. Is not that right, Brother Humphrey?

MR. HUMPHREY: Certainly.

MR. BRIGHAM: We are going to try to get better pay so these ambitious boys and these girls who want to marry successful men will not get the impression that they must turn their backs upon the farm in order to accomplish their desire. [Applause.] We want in this country of ours to have this all important industry made a profitable industry. Why not? This will be a work of months and years. But as Brother Lyman told us last night, we believe in progress. We believe in progress, in progression, in going right on. If you make a mistake, within a year do not repeat that mistake nor have your neighbors repeat it. We have got out of the idea that we must keep all our knowledge to ourselves as farmers, that we must not let our neighbors know the secret of our successes. We want all brother farmers to share with us the knowledge that we have obtained by study, experiment, or in any other way. We can do a grand work along this line and we are doing it. I tell you that you are going to see some of these old hill farms in New Hampshire reclaimed. You will see them blossom, and see them the pride of some man and some woman, and some child, who will live there and make it their home in the future. No doubt of that. Well, this is one thing we will do.

We are going to try in some way to secure better pay, as I say. And if we find agencies existing, or combinations, or associations that are exacting too much for the services they render the farmer, we are going to try and see if we cannot find some way of protecting the farmer. We are going to deal with the matter of taxes a little. We believe the farmer is unequally burdened in almost every state, if not in every state in the Union. Now we claim no credit for this. We are not proud of it. We are ashamed of it, perhaps, because it is our fault to a very great extent. Now we are going to try in our organized capacity to recall this wrong, not to secure exemption for ourselves, but to see that every man's property, protected by the law, pays its fair proportion of what that protection costs. Now, this is too great a task for any individual. But when the farmers organize, discuss, investigate, lay their plans, and then coöperate in carrying out their plans through the length and breadth of this old Granite State, I want to know where is the wrong that can hide itself from their searching examination? They will find it, they will find a remedy, they will apply it, and this wrong will be righted.

We want also to reduce public expenditures to the lowest point consistent with good government. [Applause.] We have found that we are not strong enough in our individual capacity to bring about this kind of a change. The reform the politicians promise us does not seem to meet the case. Their reform consists largely of turning the ins out and putting the outs in. The fellows who are out are always in favor of economy, they always want to help the people; but when the outs get in, somehow they seem to forget what they thought of so much before. Now the trouble is that the people, who are the masters, who are the rulers, are not quite as watchful as they ought to be. They do not manifest their approval of the economical, faithful official as they ought to, and their disapproval of the man who is extravagant or possibly dishonest. We have not made the kind of discrimination which we ought to have made. We have allowed men who are not qualified to fill these positions,to be re-elected, when we knew it all the time. Something is the matter. Who are to blame for this? It is our fault; and we are going to try in these farmers' associations to learn better than this. That is what we are going to try to do, Brother Lyman.

We are going to try to know who serves us well, and we will say, "Well done, good and faithful." The man who serves us ill, we are going to say to him, when the opportunity comes, "Depart"—I will not say the rest—if he don't mend his ways. Of course you know where he will bring up to if there is such a place. Brother Humphrey don't know whether there is or not, but he knows there ought to be for some persons. These are our financial questions. They mean a great deal to farmers. Our earnings are necessarily small compared with the earnings of some others. Our savings seem small; they would be despised by some people; they would not think they were worth noticing. They are important to us. We must learn how to make the most of these earnings and of those savings. We are going to do it; we are going to coöperate for that purpose. We want to improve social conditions. It is not so important to discuss this matter in New Hampshire as in some other portions of the country. But the farmer's wife and his children have not enjoyed just what they ought to have enjoyed socially on the farm. They have not had the culture and enjoyment that they ought to have, that they must have if they are to be a credit to the farm, a credit to the class, and a credit to New Hampshire, if they live there. They must have these opportunities for social culture and enjoyment, or they cannot round out the men and women that we want in this country.

And we are going to make these homes on these farms the brightest and most joyous homes that can be found anywhere in this land of ours; we are going to make them so happy that the boys and girls will stay on the farm, if they have a taste for agriculture; but if not, if they seek other callings, we are going to make it a spot to which they will look back, no matter how far they may travel, look back on it as the brightest spot on earth to them, look back to it as a home whose influence is felt wherever they may go, and whose influence will help them time and again to put aside the tempter and come off victorious in the struggle with the snares and pitfalls of time. We are going to teach these boys and girls to love those associations, love them because they are pure and lovely; and then we will not regard as of so much importance the strong arm of the law, to shield them from temptation and danger. That is all right so far as it goes; but it does not go far enough; but this influence will go far enough to secure and to save. That is one of the important works in which we are engaged, working to make better men and better women of these boys and girls on the farm than they could be without the influence of these associations. Of course you are nice people, fine people; but there is room for improvement among us all, is there not? Of course there is. We want all the improvement for the future boy and girl we can have on the farm.

Education is the great object after all of our organization—to educate, develop, broaden this man and woman on the farm. Now I am not going to spend much time on this part of the work, although it is the most important. I must leave part of this for Brother Messer who understands the subject well.

We must give more attention to the country school. If you forget everything else, remember this—you must have the very best teacher when the boy and girl leave the home to enter the school, a teacher that is wise, a teacher whose influence will be uplifting, who will start the child aright, because "As the twig is bent"—you know. Then look closely after these country schools. If you secure an indifferent or cheap teacher to instruct your children, let it be when they have learned how to conduct themselves to the fountains of knowledge, and when they have acquired the power of resistance.

Devote your efforts to higher education. You have lately established an agricultural and mechanical college. Why are such schools established in the different states of the Union? What was the object and purpose? Was it to establish another college or university that should do just the same kind of work that is being done elsewhere, furnish the same kind of advantages and opportunities? I believe not. I understand that it was the purpose to found an institution where could be taught the branches which pertain to agricultural and mechanical arts, [applause] where the boys and girls would not only be taught the sciences, but taught how to apply the sciences. But they tell us that boys and girls learn that at home. Well, they learn some things at home that they had better not know. They learn to do many things in a very indifferent way. Now, we can afford in this institution to employ the most skilful teachers in a practical way that can be found anywhere. Let us have our boys that are going to stay on the farm not only understand the sciences, but know everything they ought to know in order to do their work in the very best possible way. Why not? Is there any better work, any grander work in which these institutions can engage?

Now you have got a start here; you have got the institution; it is yours, farmers, to a very great degree; because in all the discussion, in all the argument about this matter, agriculture has been the one prominent subject. We have a duty to perform. We must stand by these institutions, give them all the encouragement we can, send our boys there. We must throw around these institutions an atmosphere that will make these boys feel that it is no disgrace to earn their daily bread by the sweat of their faces [applause], that it is no disgrace to have a hand that is hardened and browned by toil, and that it is no disgrace for the daughter to learn how to make a comfortable, happy, and model home. Why, I hear farmers sometimes talking that they are not going to have their children toil and slave as they have; they are going to educate them so that they can get a living without work. I have heard a great many farmers talk that way. I know and you know there is work in every profession. But I tell you, that when you bank upon that kind of capital, be sure that those boys and girls will be bankrupt before they are forty years of age. We do not want to get that idea into their minds at all. A large proportion of our people must labor with their skilled hands. We need this institution to counteract this idea, this influence that is abroad among the farmers, that it is not quite so respectable to be a farmer or a mechanic as to be something else. There is that feeling. We are to blame for it. We want these institutions to help us counteract it. We do not want the boy to stay on the farm that is born to succeed in some other calling; but we do not want him to feel that he must leave the farm in order that he may be somebody in this world. Hence we want these institutions to help us.

We want scientific instruction and practical knowledge imparted to these boys and girls; and if they want to dig deeper into the fountains of knowledge, they will go on. Do not be alarmed about that. But let them learn first that which will enable them to fight successfully life's battle if they should fail in some profession or should not find an opening. I speak of this because you are starting out under very favorable auspices in this state. We want your influence. In many states this money has been taken from its legitimate purposes, and misappropriated. Great universities have used this fund to make greater universities. We have had a royal battle in Ohio to get back an institution that had almost slipped out of our fingers. All there was to it, when the grange took hold a few years ago, was a little old gentleman who called himself professor of agriculture. It was not doing the work it was intended to do. But we are getting it back into line; we are getting hold out there, and we want your influence and help; they want it in other states. [Applause.] Do not criticise unduly, unfairly. It takes time to work it out. Plans must be perfected, and tried and changed. Do n't be impatient, but hold on. Never relax your diligence or interest. Send your boys and girls there and ask for the kind of instruction you want, and you will have it here in New Hampshire.

I want to say a few words on the duties that devolve on us as citizens of this grand Republic. Of course there is a great deal of politics in the United States of America. Not so much in New Hampshire as there is in Kansas and Indiana; but there is a little here. It is all right; the people ought to be politicians —not in some senses. Do not have in mind the idea of a ward politician—Oh, no! but a politician who knows that honesty is the best policy, that good government is what we want. Let them understand that. Farmers must take a lively interest in the management of this state and of this nation. We have neglected in the past somewhat to make use of our power. All the complaints that you hear today come from the fact, I verily believe, that we have neglected our duty.

We have had the power all the time to make this a model government. If we do not out-number all other classes now, we are so nearly equal to all other classes that we can be the ruling power, if we will only be sure that we are right, and then stand by our guns. [Applause.] No doubt about that. We want these farmers in the association. Let them come in, Democrats, and Republicans, Prohibitionists and Populists. They may all perform their political duties with perfect freedom. No restraint will be placed upon them by the order. They come in to be educated. We want to make them patriots first; then let them select their party affiliations, and go out and do their whole duty and give us good government. If they will do their work in the primaries, we will have such reform in this country as was never dreamed of.

We are not going to organize a farmer's party. We do not believe in class legislation. We want to go hand in hand with the patriotic men of every calling and every class. We want to stand side by side with the men who respect the law, who respect the flag, who believe in freedom and good order, and in the protection of every man, however humble he may be, in all his rights. [Applause.] That is our doctrine. We believe in no restrictions. We are going to put all the courage, and all the enlightenment, and all the faith, and all the hope into these men and women of the grange that it is possible for us to; and when we do that we will have a grand reform.

There are questions we must settle. Who is going to settle this important question of immigration if the farmers do not settle it, or help settle it? It can never be settled aright unless we help. We must try to study and understand it. There is the struggle between capital and labor. We are not disinterested in it, but greatly interested. Here is a responsibility we cannot shirk, a responsibility we cannot escape. We must make our influence felt and for the right—the rights of all, whatever their position may be in society. We must protect the man that labors with his hands in all his rights. He has the right to organize, to counsel, to coöperate for the purpose of mutual protection and advantage, certainly. He must be protected in that right. But if he claims the right in his organized capacity to say that the man who is willing to take his place when he stops working shall not be permitted to do it except at the risk of his life, we will say, No, we will not indorse that; you must not do that. Whilst you have the right to organize, unite, and coöperate, the other man has the right not to do so, if he thinks it is for the interest of himself and his family not to do so, and you have no right to dictate or control in the management of your employer's business.

It will be well for all sides if there is consultation and a fair understanding. But the tyranny of organized labor as it is expressed and advocated by some, would be the worst form of tyranny that ever existed in this country. We do not want it. The farmers do not advocate that kind of organization. We want no organization where men by the thousand or the million will at the command of one man or a few men lay down their tools and quit their work without asking any questions, without any investigation. We want nothing of that kind in this country. It is not American; it is not worthy the American citizen to put himself in that position. We have not any farmer that is big enough to think for seven million farmers; and we have no man in this country that is big enough to think and wise enough to think for all the labor classes of this country.

I do not desire to follow this out, and I speak of it because I have been asked as a member of a great farmers' organization to issue a proclamation expressive not only of our sympathy for the late great strike, but urging the farmers to contribute of their means to support the strike. I thought it unwise to issue any such proclamation. I do not think it would be well received by the intelligent farmers. Demagogues who hope for some political or personal gain might say "Hurrah," but the solid, substantial farmer whose approval I would like to win, would not say so. And hence I have failed to issue such a proclamation. It is uncalled for. Men who were employed at satisfactory wages, having no quarrel with their employers received notice to stop work, and all business stopped. When they asked what was the matter, the answer was, "Why some trouble in the little town of Pullman out in Illinois has got to be settled." "Well, what can we do about that; we have no influence in the settlement of that question." "Well, it do n't make any difference; you must quit work." What is the result? Those men, every one of them are out of a job, winter is coming on, they have nothing wherewith to clothe and feed their families unless they can find a new job. Who suffers from that mistake? Temporarily the public. But the long winter months of hard times that will linger around the homes of those men will impress upon their minds the lesson, that they must not as American citizens put themselves in such a position again. It is a lesson that has cost much, but it is worth, in my estimation, all that it has cost. We must let it be understood, because they look to us from both sides, that we advocate and sustain the right of all. Sometimes they tell us that the labor organizations had not anything to do with the destruction of life and property. But there must be an influence or spirit back of them somewhere that disregards law and the rights of men and property.

I want to call your attention to the importance of a fair representation of the agricultural interest in legislation. I do not say it is always necessary to send a farmer to represent an agricultural district; but I do say that it is a very safe thing to do, to send a bright, level-headed farmer. I have had a little experience in a legislative way myself, and I have found that the man who stood by the farmers' interests in sunshine and in storm was most always a farmer. And I found in my experience in discussing matters before committees in Washington that the men who lived on the farm and held the plow themselves or directed it, or drove, I found that it was no hard matter to convince them that what we advocated was right. None of the sophistries of the sharp attorneys employed by boards of trade and chambers of commerce could ever lead them off the track. Others were fooled many a time, but never the farmers. So it is safe to send as representatives a fair proportion of farmers.

There are several reasons in favor of it. We want the boys on the farm to understand that if they have the qualification, ability, and manhood, the road to prominence will lead as often from the farm as from any other occupation—if they have not a barrel—yes, without a barrel. We don't want so many barrels. The time will come, I hope, when it will not be impossible for a good, honest man to be advanced in political life without the use of money. I have been in politics. I know how it is when the fight gets warm. Nobody can stop it as quick as the farmers. Let us say it has got to stop; let us all say so, and act accordingly, and it will stop as quick as that. All that is necessary is for us to say so. Say it in a way that will be understood and the work is done.

Now, what has been the trouble down there in congress? They have had lots of trouble down there. I don't know whether it is over yet or not. What is the trouble? Why, they have not got enough practical men in that body. They have got in that assembly 245 lawyers out of 356. Now, we have no objection to lawyers; they are all right; but don't you think there is rather an overproduction of lawyer representation? Do n't you think we would have made a mighty good trade if we could have traded off two hundred of that 245, for good, solid, substantial farmers? They did not know what the country wanted. Many of them meant to do the right thing. I am afraid a few were looking after their individual interests. There will always be a few of that class; and I am not going to say it is not right.

What I want is to have a few farmers there to look out after their interests, too, and then it will be all right of course. I think if there had been two hundred farmers in the House, and a few in the Senate, that the late—what-do-you-call-it—would not have passed in its present form. There would have been a few changes. We would not have had free wool and protected cloth. We would not have had free wool and protected coal and iron; and there are several other slight changes that would have been made if there had been more farmers there. We were not there.

I went down there to look around on the outside and see what we could do. I found out in a little while that we had n't any business there; I found out that I was n't in it. But who was in it? The sugar trust was in it, the coal trust, the iron and steel trust, they were in it. I will tell you how they do it. The campaign is on. Money is the sinews of war, and they understand it, and they put in a liberal amount on both sides. They give the Democrats a good, cool slice, and then send a fellow around to give the Republicans a lot of it, and whichever side wins, when the time comes, they will come around and remind the successful party that it was their money that won the victory. [Laughter.] That accounts for this legislation. I say we are to blame; we ought to have had some farmers down there looking after our interests. We failed to have them; so we have got left, as they say. Now, I am not discouraged at all. We have been whipped several times; we have come out behind several times; but we will never give it up; we will never give it up so long as we think we are right. Beaten to-day, we will organize our forces and fight again to-morrow, knowing that in the end the right will triumph. [Applause.]

Now it has almost become a disgrace to be a senator or a representative. I heard the other day of a tramp who called at a house for some bread. The lady was a little satirical and said, "I suspect you will be wanting some sugar on this bread of yours." He was very much grieved and said, "I hope, Madam, you do not take me for a United States senator." [Laughter.]

We want men there who will restore the honor that once clustered around these positions. They say we have not the power. I tell you we have the power. We have the power to right many wrongs; we have the power to help the farmers, to help all classes, because when we are helping ourselves, we are helping others. Elevate farmers and every class will come up with them.

You are doing a grand work in New Hampshire. It is one of the first states now in the grange column. Brave men and strong, fair and patriotic women rally round our banner from the hills of the Old Granite State. Here is one of the strongholds of our order. Be of good cheer; you are fighting a good fight. Fight on until victory shall crown your efforts. There are those who are not members of our order. I want you to think about this matter; I want you to consider if the time has not come when the farmers are not in need of your help, and ask yourselves the question if there is anybody who ought to be more willing to help than the farmer himself. We want you to think of this; we want you to come over and help us. We do n't want you to come alone. We want you to bring that wife that has toiled these many years without the associations to which she was entitled. Bring your sons and daughters. We will make your lives brighter and better. You will do us good and we will do you good, and we will all go on in this grand and glorious work until the time alotted to us for work is ended.

If we have tried to help our brother when he needed help, to encourage him when he needed encouragement, if we have brought happiness to our sister on the farm, will we not, like the old man eloquent when brought face to face with the end of life—will we not say, "This is the end of earth, I am content?" [Applause.]

ADDRESS.

BY HON. ALPHA MESSER, VERMONT LECTURER OF THE NATIONAL GRANGE.

Worthy Master, Patrons and Friends: In the ten or fifteen minutes allowed to me at this time, I can only say, How do you do? It is about time for you to go home. I will merely say that I am heartily glad to meet you here. I am heartily glad to look into the faces of such an audience as this. There is something inspiring about it. I do not wonder that Colonel Brigham made a grand speech with such an audience before him. I rejoice and am glad and thank God that he put it into the hearts and minds of men in the years that have passed to institute such an organization as they did institute, calling it the Patrons of Husbandry. And I thank God that the people of New Hampshire, as well as the people in other sections of the country, have joined this organization and come together from time to time, for the instruction and encouragement of themselves and the class to which they belong. This is an educational organization. Education does not end in our school-boy and school-girl days. That is too narrow a view to take of education. There is a broader conception of education. Think you that a college diploma or graduation paper from school or college finishes the education of young men and women? That is a great mistake. Education comes all along life's pathway. Our school-boy days, our early years, but open up education before us.

We have then only just stepped upon the threshold. Think you that those noble minds, those giant intellects which stand up as beacon lights upon the great sea of humanity, attained their high distinction, their great power and influence over the hearts and minds of thousands, and tens of thousands, by means of graduation papers from school or college? No. That education, and that power and influence was achieved by hard unremitting labor all along life's pathway. So it must be with you and me; so it must be with our farming population today. The reason we have not got along faster is because we have not kept pace with the wheels of progress which have been revolving so fast. The Grange comes to us as an angel of light and mercy.

It comes to us as the great school, as the farmer's school of the nation, teaching us how to educate ourselves better than we have been educated. The only wonder to me is that so few farmers, in this great country of ours, have joined this organization, and helped themselves and others by their work. There are some men of whom it is said:

They creep into the world to eat and sleep,
And know no reason why they are born,
Save only to consume the corn,
Devour the cattle, fowl, and fish,
And leave behind an empty dish.

There are lots of this class all over the country, who work all day and sleep all night. They are but a very little better, so far as their influence in society is concerned, than an ox or a horse. An ox or a horse is drilled to walk along a furrow. They do it day in and day out. They go to the barn and are fed. They are curried in the morning; the only difference is, the man is not curried—he do n't comb his hair. [Laughter.]

We have got some of those farmers in our community; but I tell you that there are not half as many of them as there were twenty-five years ago. This organization has been working its way along in educating, elevating, and developing this farming community. They have been coming to the front; and they are coming to the front more in the future than they have in the past. If the farmers are coming to the front it will be only along the line of intelligent, united effort. It will certainly come there. How can we secure this? Can we do it by working single-handed? Can we do it in our farm homes, on the hill-sides, separated, isolated? We cannot do it thus. It is necessary for us to come together. Colonel Brigham has illustrated that.

It is necessary for us to come together and measure ourselves. What measurement has a man to measure himself by but by men? The only way a man can measure himself is by the standard of other men. Some men may think they are terrible smart, that they are very bright men, that they know more than anybody else. I have seen lots of such men, and so have you. But when they come into the Grange they find that they are not so smart as they thought they were. They have found themselves wanting in some characteristics essential to citizenship in the truest sense of the word. I do not know of any society in the world that is so good to educate the conceit out of a man or woman as the grange. And I do n't care whether he is a farmer or not, if he do n't find some men there just about as smart as he is, or a little smarter, then you need not call me a through-bred Yankee, all wool, a yard wide. [Applause.] That is what organization is doing—it is building up men and women.

I do not believe that this organization would have been in existence today if it had not been for the presence and inspiration of women. I thank God that we have an organization which can be inspired by the presence of ladies. What is home without wife and mother, daughter and sister? Grange means home. We have a work to do. Every individual every man, every woman, has something to do. We all have our niche in life. You cannot delegate your work to another man or another woman. Neither can I. We have our own niche to fill, and we can fill it in our grange. We cannot delegate it to anybody else.

When you come to the grange, work—as I said I have got only ten minutes to talk in, and I have got to go like lightning or else stop—when we come into our grange life with its development and growth, we have got something to think of, we have got something to do, and we have got to work. We may think we are doing too much work in our grange organization, that we are helping somebody else more than we ought to; "we are just pulling them along," we say; "we are just carrying that grange on our back, just carrying some of those brothers and sisters; just pulling them right along." What did God make you for anyway if not for work? That is what develops the man and develops the woman. It is what makes New England what it is today. It is work not altogether on the plow-handles, not altogether washing dishes—but it is work along the various lines in which we may be engaged in our various occupations.

If New England ever comes down; if New England ascendency ever comes to take a lower position than it has in the past, it is because our children have not been taught as we were taught to work. A little while ago I was on a train between Boston and Providence. The train stopped, and I heard part of a conversation like this between a gentleman and a lady. The gentleman was from Boston, and the lady from New York—evidently people of social standing. The lady said to the gentleman, "What shall I do with my children? I have some boys and some girls, and I am not bringing them up to work as I ought to. The conditions of society in my city are such, and the demands of society are such, that it seems almost impossible for me to teach my children to work, to have them work, to make them work as I was obliged to work. I know that it did me good; I know that I would not have been the woman I am; I know that I could not conduct my household affairs as I know how to, unless I had been taught to work when I was young. Will you tell me what I can do?" "I cannot do it," said the man. "I am in exactly that same fix myself. I have children, and the demands of society in our city are the same as they are in yours. My children are being brought up in comparative idleness. They do not know what work is as I knew it when I was of their age." Now, what a lesson! No young woman has any right to become the head of a household who does not herself know what the work is in that household; and no young man has any right to be put at the head of any business who does not himself know by actual contact with that business what it is, and what it means. And so I say, if New England ever goes back—I do not believe she will—it will be because our children have not been taught to work as they ought to have been.

Work is what develops a nation. Work is what develops the man and the woman. Work is what has developed New England into what it is to-day. There is a fearful responsibility resting upon us to-day. Shall we sustain the supremacy which we have had in the past or shall we not? We must do it; and if we must do it, we must educate ourselves, and we must not be afraid of work, must not be afraid of labor, nor teach our children that it is degrading to labor. I tell you that New England must have that influence in the future that she has had in the past. We need it; the country needs it. Shall we do it? Shall you and I discharge the responsibility resting upon us as citizens, as men, as women, or shall we not? Shall we use this grange organization for this same purpose, the development of men and women in the truest sense of the word? I believe we will. I believe that the time has come when our homes will be better, our homes will be brighter, our homes will be the abode of contentment, peace, and happiness more than in the past. We have a wrong idea of the luxuries, as we term them, of other classes. I have heard farmers speak of the luxuries of which they are deprived. I do not believe that they understand what luxury is. It is not costly houses and bric-a-brac, and those things which we often see in cities and towns, that constitute luxury in the truest sense of the word. Goldsmith speaks of the luxury of doing good. The most luxurious homes in which I have ever been were farmers' homes. The contentment of those homes made them the abodes of luxury in the truest sense of the word.

Then let us as people of New England, let us as patrons of our organization which we have for our own development and for the development of those with whom we are associated, let us press forward; and the time will come when our homes will be better, happier than they have ever been in the past. And we will have higher appreciation of the duties and responsibilities of citizenship. Colonel Brigham has spoken to you in regard to this matter. When the farming population of this country understands its rights and its duties of citizenship, then more than in the past will we realize what it is to be citizens in the truest sense of the word. There is an influence in the legislation which comes from the brown soil which is of infinite value to this country. I don't know how it is; I cannot explain the cause of it; but there is a relation between him who tills the soil and Him who made it. There is something in the development of character that gives him a higher sense of duty, of justice, and right, than exists in men who have never come in contact with the soil. I wish to emphasize what Colonel Brigham has said in this connection. I believe the nearer legislation gets to the soil, the closer will it be allied to God's plan of equal rights and justice to all. [Applause.]

And now my time is up. I can only repeat what I said, that

I am glad to be with you and to look into your bright faces, to receive the inspiration which always comes up from an audience like this, and to bid you God-speed in your work. You are engaged in a noble cause, that of the education and elevation of the farming population. The organization seeks to build up. It does not seek to tear down any class of people in the world. It seeks to educate, to elevate, to bring the farming population to the front along the line of intelligent united effort. In New Hampshire you have a grand organization. In Maine they have a fine organization; and in some of the western states they have grand organizations.

Work will not hurt us; work will develop us. We will help others, and in so doing we will help ourselves. Shakespeare says the quality of mercy is not strained; it blesses him that gives and him that takes. The work that we do for others does not help them half as much as it helps us. It develops us infinitely more. It makes men and women of us in the truest sense of the word. I must now close. Sometime in the future I may have an opportunity to make a longer talk to you than I have to-day. I thank you for your kind attention. [Applause.]

Evening Session.

President Humphrey: We will listen to an address by Mrs. Alonzo Towle of Freedom, Flora of the New Hampshire State Grange, upon the subject of "Inside the Hedgerow."

INSIDE THE HEDGEROW.

BY MRS. ALONZO TOWLE OF FREEDOM.

In preparing these papers on "Plant Growth," I have made three divisions or lectures. The first takes up the chemical composition of the plant, its structure, and offices of its organs. The second paper takes up the volatile part, to the vegetable organic compounds or proximate principles, leading off from thence in the line of the food question. The third is a fanciful side, which will be presented you at this time, taking up only those flowers common to every farm woman's flower garden.

After such a feast of solid mental food as we have had to-day we will call this the dessert, which you will please accept with the best wishes of the server and a flavor of wild roses, being reminded that there are pleasures which the wealth of a kingdom cannot purchase. For who can estimate the value of a real relish for these soulful things, as given out from nature's vast receptacle, or of a life whose under-current tendencies are in unison with the rhythmic pulsations of the Great Heart, the source of all life, truth, and loveliness. There are but few who are without some interest in plants and flowers with their peculiarities. One lady said, "I do n't care for flowers much, but I love books enough to make up for that lack." Well, there are flower books. "Ben Hur" is a sweet mignonette book; "Stepping Heavenward" is a heliotrope book; "Mother Goose" is a touch-me-not book; Prescott's "Conquest of Mexico" is a dahlia book, and Homer's "Iliad," that grand piece of art, is a sunflower book, grand, but without a soul. Surely every blossom speaks to us in its own peculiar language.

As we stood at the gateway we observed that every green thing outside was smothered in dust and looked old and gray, for nature's sweet June newness had passed; but *inside* it was entrancing and restful. Plats of flowers here and there; old-fashioned ones in profusion. There were delightful bowers and walks. Leafy maples and deep, dark evergreens. Everything seemed bursting with life, brightness, and fragrance. On one side, a quiet dell filled with ferns and flowers whose habitat is shade and dampness. This was terminated at the upper entrance, on the sunny and elevated side, by a hedge of sweet peas all aflame with mammoth blossoms, telling plainly how long ago they fell in love with moisture and rich soil. There were shrubs, climbers, and edgings in varieties. Our first discovery was the wild rose of our favor. It was growing in a far-away corner, uncultivated and uncared for.

This wild rose having the five equal petals and a large number of stamens, or single rose, is the only one fit for regular analysis. Double roses have been produced by cultivation. They are the delight of the florist and of all flower lovers. Wild, native plants produce single flowers almost without exception.

In the single rose we have, as we have said, five equal petals and a large number of stamens. In the semi-double there are the five petals with quite a number of narrow petals, but with a diminished number of stamens. In the fully double there are perhaps a hundred petals and no stamens. By cultivation the stamens have all been transformed to petals. The strawberry, apple, and rose belong to the order of Rosaceæ or Roseworts, also the spiræa and hawthorne. Although Queen Flora is taking an outing at the present, making the acquaintance of her lowly subjects, the wild flowers, yet the rose is the first maid of honor in her court. It was the flower dedicated by the Romans to the "God of Silence." A rose suspended over a guest table was a hint that all conversation was to be held *sub rosa*.

Our next delight was the Violetworts, the most attractive being the pansy. With their little thoughtful faces turned skyward, they are a pleasure and comfort the whole season through. By care they have become much enlarged in size. The lower or broad petal covers a honey spur, and forms the alighting-place for the insect in search of the nectar. In his effort to reach it he is sure to become dusted with the pollen, which he carries to some other flower. The dust that falls from the anthers on the extreme tip of the stamen is the substance that fertilizes the seed. After it falls on the stigma of the pistil it sends down a tiny microscopic tube to the rudementary seeds, and this furnishes them with whatever they need to perfect themselves.

Flowers are not all self-fertilizing, or the flowers of certain plants will not fertilize themselves or others on the same plant, as in some cases the stamens and pistils come to maturity at different times. It is so with the grasses and grains. Their anthers mature and throw out the pollen one morning, and the feathery stigmas show themselves the following day. In these cases the wind is the pollen carrier. But some pollen is so damp that the wind cannot carry it, and in other flowers it cannot get at it, it lies so low in the flower cup or calyx ; so the bees, wasps, moths, and butterflies do the work. In their search for honey they brush the pollen off and get it upon their coats, and carry it to the next flower they visit. The honey bee is very fond of the white clover and raspberry. But the bumblebee delights to penetrate the tiny tubes of the red clover. If this kind of bee should cease to do this work the red clover would soon die out, as the proboscis of the honey bee is too short to reach the honey cup. By an estimate it is calculated that it would require 2,500,000 florets like those of the white clover to yield a pound of honey. This gives some idea of the industry of the bee and the amount of labor represented in the honeycomb.

Every corn silk is connected with a kernel of corn in the ear. If it does not get the grain of pollen that sends down the little tube to that same kernel, it never "fills out" as we say. Some plants have two kinds of flowers, one fertile or pistillate, the other staminate. The oak and pine are so arranged. The pine has the staminate blossoms on the branches around the new shoots. The fertile are cones, and are lateral with downward turned ovules. The hemlock has two flowers, both in aments on the same tree on the branches of the preceding year.

It takes the pine cone two years to mature, the hemlock cone one year. The flowers with the honey are the sweet smelling ones. The odor attracts the bee, and tells him where to go for his sweets. The fragrant flowers are also gayer in color, helping the insect to find them more readily. The colors, odors, and forms of flowers are for their own specific purposes. The long tube of the evening primrose is filled with honey, it gives out its strongest odor at night when the sphinx moths are out, these moths being especially fitted by nature to reach the long case. Did you ever notice the strangely constructed beak of the humming-bird? It is just fitted to the trumpet flower and others like it. The trumpet flower is as dependent upon the humming-bird as the red clover is upon the bumblebee for its propagation.

Next in order come the Pinkworts. All the many varieties of pinks are supposed to have descended from a single species, the clove, a native of the Southern Alps. Carnations of the double sort are produced like other double flowers, by cultivation. The calyx is usually found burst, this is owing to the petals crowding each other in the calyx. They occupy so much more space than the original stamens the cup cannot cover them. The calyx will in time, no doubt, conform to environment and become able to encircle the many petals. The catch-fly, or silene, is a Pinkwort. It has viscid rings just below the joints, serving to catch flies and ants that would steal the honey intended for the bees.

To the order of Asterworts belong the asters, zinnias, dahlias, and marigolds. These with phlox drummondi, sweet alyssum, and petunias are the busy woman's garden plants. The poppies were there with graceful waving scarlet and green. The petals were so delicate that we could not handle them without spoiling their beauty, yet the poppy-bee digs a hole in the ground and hangs them around the walls so skilfully that they are as smooth as glass.[1] We understand that the real opium poppy has white blossoms. The narcotizing properties of the plant must have been known at an early period, as in mythology the god of sleep was represented as reclining on a bed of snowy blossoms. The process of collecting the opium is the same today as it was centuries ago. At sunset incisions are made in the half-ripened capsules, or seed cups. During the night the juice flows out, and gathers in drops outside. These are scraped off, thickened in the sun, and shaped into balls by the hands. The seeds are not injured by this process, and these are harvested for making oil that is used in the same manner as we use olive oil. The sunflower, or helianthus, we found with the dahlias. These plants are certainly fitted for over-moist conditions, as they present an immense amount of leaf surface to the atmosphere. This causes evaporation of large quantities of water from the soil. For this reason other plants should not be near them. Our flower beds near large shade trees are not so much injured by shade and roots, as by the sapping of the soil of moisture.

Instead of large, spreading trees, we found the North American evergreen shrubs, the spruces, firs, and North American arbor vitae. Also a few flowering thorns and specimens of the mountain ash. Now and then was set a maple, but with space enough to clearly display the shrubbery and not casting shadows very far in upon the turf. The hydrangea was there, with its large creamy blossoms, as the weather should grow cooler changing to a bronze red. Cannas and salvias rivalled each other in brilliance, and lilies nodded their approval of harmony. In the shade and delicious coolness of the ravine we found the ferns, the osmund and pteris so covering the ground that the delicate maiden-hair was only observed by close attention. The ferns belong to the flowering plants, the cryptogams. These cryptogams are numerous, they are found everywhere. The lower tubes grow on rocks and sand, and are very small. They gradually break up the rocks, and by decaying themselves, and mixing with the broken and disintegrated stones, form soil capable of sustaining plants of a higher order, like the grains and grasses. They are propagated by spores and not by seeds. The spores are found on the under margin of the frond in the brake, just at the end of the veinlets. They look under the microscope like half of a small blackberry. The osmunds bear their fruit in the middle of the frond, four of the middle pinnae being entirely fertile, presenting a most wonderful appearance as they are viewed under the microscope in the early summer. As we emerged from the ravine, we noticed that the walks were of clean pebbly sand, nearly on a level with the turf. This allowed both water and air to reach the roots of all trees and shrubs, they in return giving out their most luxuriant foliage.

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[1] Steele.

As a cover to a shaded walk there was a variety of climbers. These were twiners, leaf climbers, and tendril climbers. And upon one end of the house were the root climbers. The English ivy and trumpet creeper are root climbers. They adhere to the walls of houses or trunks of trees by means of numerous rootlets, which they throw out as they grow upward. The hop and honeysuckle are twiners, twining with the sun. The morning glory and beans twine against the sun.

A very curious fact in regard to the hop is that it puts out three internodes, then begins to revolve, seeking something to twine about, and after thirty revolutions it becomes rigid. The clematis is a leaf climber, the leaflets binding around the stalks or branches of near plants or any object not too large to be grasped. Virginia creepers are tendril climbers. When the tendril reaches any solid object, it flattens or expands at the tip. This tip adheres firmly to the object, then it begins to coil, one half coiling one way, the other half the other way, with a little space between. This hinders the tendril from twisting itself off. It is curious to notice how the tendril of passion flowers avoids winding itself around its own stem. As the tendril is always near the top of the stem, the growing part beyond it is nearly always turned over to one side so that the tendril revolves above it almost horizontally. When the tendril comes around so that the base nears the stem, it stops, rises upright, moves on until it passes the stem, then comes down and goes on as before.

The movements of plants are exceedingly interesting. We speak of our house plants as growing towards the light, but they only turn towards it. The contrary direction of stem and root is marvellous. Out of the same embryo one part rises out of the soil and into the light, if need be it will grow quite around the seed to do so, while the other turns downward into darkness as the root. [1]Recent researches show that the sleep of plants generally bear some relation to their particular needs. Thus the daisy closes its flowers when night comes on, or when a storm is gathering, lest the dew or the rain dissolve the honey stored in its florets. Another flower opens at six and closes before ten a. m., in order to shun the ants. The sensitive plant and locusts take a different position by night than they assume by day. Certain plants capture insects, some by the stem, others by the leaf or flower.

We notice, too, a certain range of color in certain varieties or families. The marigold keeps to the tones yellow. Phlox drummondi does not go beyond a dark crimson. Pansies have a variety of shades, but no reds, and who ever saw a blue rose or a yellow sweet pea? There were two coleus beds, made up of the golden bedder, firebrand, and variegata. One bed held a mass of tuberous-rooted begonias, the bright waxy green of the foliage showing a striking contrast to the various shades of their flowers.

The gardener was mulching sweet peas, preparing bulb beds for next month's selling, and pansy beds for spring; all suggestive of what was necessary to be done for future success. For plants will thrive if the proper conditions are observed and brought about. How do they get their food and what do they depend upon for luxuriant growth? The importance of water is evident. From the rain water the soil derives it in part, and the success of the farmer depends upon the amount of rainfall in his section of country. The earth is like a large sponge full of water to acertain height, and near the surface is merely damp. At the surface it is full of air, and only small quantities of water are held there, and these by the force of capillary attraction. At a certain depth the earth has a large supply of what we call ground water. This is the water that has fallen and soaked into the earth. The surface of the ground water is called the water table. Sometimes the water table is very near the surface, or it may be at the surface of the ground, then we have what we call "living spring." A well is only an excavation a little below the water table.

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[1] Steele.

An agricultural chemist says the ground water should be for most crops from four to eight feet from the top of the ground, although grasses and some plants like squashes will do well with it higher. There are two movements of the water in the soil, one is a downward movement of the ground water to the sea, and is that which supplies wells and springs. The second is by force of capillary attraction which is an upward movement above the ground water. As the moisture is evaporated from the surface and by the plants, the pores of the soil draw up moisture from the ground water just as a wick draws up oil in a lamp. There is a law by which the soil attracts the liquid, as for instance, the drawing up of water through the pond-lily stem. This goes on as long as there is any evaporation at the surface.

Water not only furnishes moisture, but it has a solvent power. In natural waters we find something less than 1 per cent. of carbonic acid. Very often it contains more, if it has passed through soil containing limestone and vegetable matter. Carbonic acid is a powerful solvent of many minerals, hence many fertilizing substances are carried to the plant in this way. How do plants get their food? The leaves are covered with innumerable

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[1] Storer.

breathing pores, through which they take the carbonic acid from the air. In the sunlight the green leaves decompose the acid, retaining the carbon and returning the oxygen to the air. This is done only in the presence of a strong light. By night they emit carbonic acid, or in other words, by day they feed and by night they simply breathe.

At the same time the root absorbs the water from the soil, in which is more or less plant food. This is carried to the leaf, there meeting the other elements taken from the air. These foods are assimilated and converted into plant food somewhat in the same way the food we take is converted into different elements for nourishing the body. All the wood, coal, and food in the world is formed by the action of the sunlight on the chlorophyl grains, or green matter in the leaves of plants, working to decompose the carbonic acid of the atmosphere. The soil out of which the plant grows not only supplies ready food, but there it is being continually compounded.

Most soils are composed of broken pieces of rock, ground up until one no longer recognizes it as such. The kind of soil in any place depends upon what the original rock of that division of country was. We do not mean the many boulders and stones lying upon the top of the ground here in northern New England, for these were brought here as drift during the glacial period, but we refer to our rocks in the soil, for soil is being transformed to rocks, and rocks to soil all the time. If the original rock was limestone, then we shall have a calcareous soil. Clays come from feldspar, sands and gravels from silicious rocks. Silicon is *the* element in the mineral kingdom as carbon is in the vegetable. It does not occur uncombined in nature. Prepared by the chemist in the free state, it is a dark powdery substance. Expose it to the air, and it mixes with the oxygen and it becomes oxide of silicon or silica. Silica is common quartz, so sands and gravels come from quartz. Soil made from granite will be strong, as granite is composed of quartz, mica, and feldspar. It will not only be capable of holding water, but rich in potash from the feldspathic part of the granite.

Decayed vegetation of course always enriches any soil. Just here is much that should interest every plant grower or farmer.

The botanical names employed are necessary for those dealing in plants, as they are the same the world over. Botany requires two names, one to specify the genus, the other the species, the flowers themselves in many cases suggesting their own names.

As we stood at the entrance, where the perspective was the entire whole, and exulted in the perfection and harmony of nature's laws and methods, as we endeavored by our vision to grasp every point of beauty, thought drifted beyond the hedgerow, and we remembered that even the celestial spheres are supposed to make harmonious sounds by their accordant movements. And all this has been going up and out from the whole universe through all the ages. Harmony as related to musical composition is a succession of grand chords made up of the first or tonic, the second or mediant, and the fifth or dominant of the scale. As applied to the universe, the first was the whirling mist, the third the earth itself, and the fifth mankind. The octave is the fast passing years and their seasons of seeding, fruiting, and harvest, with all their joys and sorrows. There is a note that the most untutored ear will recognize, the resolving note we call it; this is, and has been, since that auspicious morn when the stars sang together, "love and good will to all mankind." As these thoughts come home to us, we are more conscious and certain that the hands sweeping up the keys of time were none other than those of the Supreme Musician, the Author of all the grand oratorios and sweet, delicate symphonies of nature.

Because the echo of these was sweetly, intensely, and truthfully resounding and resonant in our own selves, all the world seemed better and truer. Such is nature's influence to those who will receive it. Not only does it seem a necessity to all rural people, but a source of great satisfaction. One noted nature lover said: "When man lives with God his voice shall be as sweet as the murmur of the waters or the rustle of the corn, and although he is a small being in the midst of these objects in nature, yet by the moral quality radiating from his countenance, he may abolish all consideration of magnitude and by his manners equal the majesty of the world. And he who knows what sweets there are in the ground, the waters, the plants, the heavens, and how to come at these enchantments, is the rich and royal man, and only by calling in nature to his aid can he reach the height."—Emerson says, of godliness,—but we would rather say, of a magnificent manhood tending towards godliness.

PRESIDENT HUMPHREY.—I now have the pleasure of introducing to you Hon. J. W. Sanborn, of Gilmanton, formerly a member of the New Hampshire State Board of Agriculture, and later president of Utah Agricultural College, who will speak to you upon "Farming in Utah."

FARMING IN UTAH.

BY PROF. J. W. SANBORN, OF GILMANTON.

GENTLEMEN OF THE STATE BOARD OF AGRICULTURE AND CITIZENS: It is with pleasure that I am enabled to meet again the New Hampshire Board of Agriculture in official session. After nine years of service with it, and when the ties that were broken that made me a part of its life, there still presided over its deliberations a gentleman whom I had learned to love, admire, and honor for his broad sympathies, clear judgment, and sterling integrity. I am deeply gratified that my dear old friend, ex-Mayor Humphrey, remains at the head of this board and by the providence of God is here to preside at this session.

The first address that, as a new member of this board, I was called upon to deliver, was given at Lancaster, in the year 1873, upon the subject of irrigation. It is something of a coincidence that to-night I am invited to deliver an address that is founded upon the same subject, for the irrigating canals are the life-blood of the agriculture of Utah. Dry up her canals, and all that constitutes the Utah of to-day is obliterated.

The activities of man fall easily under one or all of four comprehensive heads—moral, social, intellectual, or industrial life,—and out of the first springs all that is enduring and great. Petrarch was right when he said that "Virtue alone can procure that independence which is the end of human wishes," and rightly interpreted the crisp phrase of Carlyle in which he says, "Matter exists only spiritually, and to represent some idea and body it forth" is correct. So far have moral or religious forces determined the character of the industrial forces of Utah, especially so its entirely unique farm system, that he who would understand rural life in this territory must necessarily know something of its religious history and religious polity.

Save the Jews under the Mosaic dispensation, probably no people of history have reflected in their agriculture so strongly their religious forces as have the Mormons theirs in the agriculture of Utah. The rural life of this mountain state began either in the cunning or in the religious fervor of a young lad of New York, of Vermont lineage, reputed to be of vagrant habits. A vision, we are told, led him to discover the hidden place of golden plates on which were written that which now constitutes the book of Mormon. He gathered about him a few followers, or those who would lead with him, until annoyed and alarmed by the methods or the success of the boy, Joseph Smith, his neighbors drove him from their presence. The outcast soon, by the operations of a system of mission service probably unequalled in history save that of the disciples of the great Master, began the erection of a temple to God on the soil of Ohio. In the meanwhile a settlement had been effected in western Missouri, which was and is to them the Zion of God, and there planted their temple grounds to the one God. Death marked the strife that soon began with their neighbors. At last, at the point of the bayonets of state militia, in bitterness of spirit, they again parted from their homes. Conflict served as fuel to brighten the fires of their religious enthusiasm. At Nauvoo, Illinois, a costly temple soon witnessed for them the recuperative power of the germ from which their moral purpose drew its life. Fifteen thousand Mormons, exiles from Ohio, from which state they were driven, joined to those from Missouri, gathered beneath the shadows of their temple, when the strife broke out that closed with the murder of their prophet, Joseph Smith, by a mob, within the presence of the state militia. The event closed with the expulsion of the whole body in the dead of winter. From wealth they passed in a brief moment to the bitterness of abject poverty and of intense suffering. In their movement westward over the snowy and houseless plains of Iowa, they left painful evidences of their terrible suffering in the corpses of their dear ones. Reaching the banks of the Missouri, they pitched their tents at Council Bluffs, and during the constrained halt to assuage their grief in this then wilderness spot, they inaugurated those social diversions that have given character to their social system to this day. Song, dance, and theatricals have no greater devotees in America than those and the descendants of those of this Mormon hegira. Out of the aching hearts of these religious exiles have grown up rural diversions in Utah that come early under the observation of visitors to this territory.

Over trackless and unexplored plains, for a thousand miles, they sought in the unknown valleys of Utah homes where it was thought civilization would never again contend with them. The story is a painful one of the march over alkali plains, of the first hard winter in Utah, when they lived on abbreviated rations; of the second summer, when the grasshoppers came near exterminating their crops and their hopes, and would have done so but for the interposition, by divine direction, as they believe, of sea gulls, that came as they have never since come, and ate of this invader until his abbreviated army left enough to enable most of the settlers, by living on starvation rations weighed out to minuteness and supplemented by the roots of the plains and of the mountain sides, until many fell asleep through exhaustion, to pass the winter with life preserved.

One of the very first acts of this people was to select the site of their temple, and to-day, on the spot marked by Brigham Young the day he entered the valley, stands a temple that is estimated to have cost $4,000,000. Once this site was abandoned on the approach of the invading army of the government. Later, the confiscation of church property and other acts aimed against the Mormons kept them hammered together; yet under all this staggering load they have grown until they now number 300,000 persons.

Fused into one mass by the fires of religious persecution, as they believe, their hearts and memories made one by the remembrance of common losses of property and of friends through a long period of suffering, their confidence in their leaders heightened by a leadership so successful as to support the claim of the leaders of divine inspiration, they were prepared to enter into an organic relation to each other morally, socially, intellectually, and industrially, that such experience alone could fit them for.

The church system that has been evolved out of all these conditions is a remarkable one, and a tribute to the genius that organized it. This address has no further relation to it than to point out the fact that all else grew out of it that is characteristic of the life of the people of Utah.

In reviewing the social, intellectual, and industrial life of the farmers of Utah, I shall not review each one of the phases mentioned along separate and clearly marked lines, for rooted in the moral system they are necessarily so inter-related that they cannot be treated to advantage except as a whole. The priesthood, under the guidance of Brigham Young, their great leader, organized the people into farm settlements. The original settlements were the parent stock from which selections were made of those fitted to lead in the formation of new farm villages. I need not follow out the grand scheme of colonization under which the best farm lands of Utah and of surrounding territories were occupied; one plan ran through the whole. I will take one village as a unit in the system, and trace it through. The audience will bear in mind that when I speak of a village I always mean a farm village. Everything in the scheme rested upon land; mining was distinctly discouraged, and agriculture made the soul of the industrial system of the territory.

These farm villages were laid out in square blocks, generally thirty-six or forty rods square, aside from a street six rods wide. If of the former size, eight lots of one acre and two rods were carved out of it, and each citizen received a lot; here he found ample room for his kitchen garden, for fruits, and an open place for fresh air. To each home was given as retired a position as possible, no two houses facing each other in the town; as an illustration, a block on which the houses faced south was fronted by a block to the south on which the houses faced east and west. The streets were six rods wide. On either side of the streets ran the clear sparkling water from the mountains that towered above the town, close to the base of which it generally clung. This water, by turns, was diverted to the gardens of the dwellers on either side, each having the use of it a specified time.

The general farm lands lay beyond the village limits, stretching away until they met the outward limits of the land of the nearest town to either quarter of the compass. This distance was a variable one, depending upon the water supply and the available land, but it may be said, as a rule, to be four miles from town to town. Often it is but two miles between towns, and sometimes eight or ten miles. Pasturage is found on lands not suitable for tillage. Some of this lies in the valleys, but in the main part, on the mountains. This land was for a long time common land, and is still such on the mountain ranges. That portion of the land that was tillable was divided up for farms, and allotted to the villagers by lot, in quantities of five, ten, and twenty acres each, the smaller lots lying on the inner circle. This was deemed the proper theoretical amount. Nowhere in this country does this system of village life and petit farming exist united. We find in it the following advantages, most, if not all, of which entered into the purposes of those who organized it.

First, it afforded protection to the settlers against the hostile Indians, who knew that they were a thousand miles from exterior assistance. Second, it was admirably adapted to the system of church government that was inaugurated or contemplated. In this connection it may be said that every farm village has its tabernacle of worship, and if the village is divided into wards, each ward has its church for night service—all congregating during the day at a central tabernacle. The previous history of the church had prepared the people for a system of centralization. Third, the social side was one of the objects held in view. Far from civilization, from books, papers, from mails, from the outer world, in pent-up mountain valleys, where the concert, the drama, and the showman never came, and accustomed to live as a community, this method of settlement was found to be of distinctive importance. Drawing their inspiration partly from the Old Testament, and partly from the necessities of the situation, to keep up the spirits of their isolated followers, the priesthood inaugurated and took charge of the social diversions of this rural people. Their churches are the homes of the dance, and the echoes of the orchestra, and of the laugh of the merry dancers seldom long dies out in a Utah community. Here the local dramatic talent holds its frequent entertainment. The conditions surrounding them have made the farmers of Utah unrivaled in their passionate fondness for music. It is not strange that Utah furnished the great chorus at the Chicago Exposition that took the second prize as singers, and that perhaps the most popular singer there was from this territory. Winter life is merry among the farmer boys and girls of Utah.

The central and characteristic feature of farm life of Utah is its landed system. Whatever motives churchmen may ascribe to the Mormon leaders, statesmen can but admire their landed policy. That equality of condition that political economists make a necessity of a republican form of government, and which they assert must rest upon a wide division of land among the masses is here exemplified in practice. A democracy that in social equality is unequalled in this country, has been the outgrowth of the distribution of land among the Mormon people. It has not the defects of the Russian mir nor of the Swiss allemend, nor has it the weakness of the French agrarian system. In it is wanting one of the glories of the admirable method of perpetuating land in the family that was the characteristic feature of the Mosaic landed polity. Under the fructifying influences of irrigation these little farms have furnished bread for fabulous families but not wealth. The condition that Agar prayed for, prevails, neither great wealth nor poverty.

It will be seen at once that the great subdivision of land enables the growth of considerable villages within narrow distances. These villages are, of course, within the centre of the great area of tillable land, that close by the villages being tilled, while that most distant is grazed. From these villages, in the morning, the farmers swarm out to their daily task in the fields.

In these times of socio-politico disquiet, when we travel on the thin crust that separates us from unquiet and volcanic forces beneath, it is strange that statesmen and students of sociology have not made a study of the Mormon system of land division, and their method of social organization. Save as they have heretofore offended the moral sense of the country by their polygamous habits and aroused its attention to them in their far off mountain fastnesses they have been permitted to evolve, in almost contemptuous silence, a social and political system of deep interest to a democracy.

Col. Geo. E. Waring has written extensively on the farm village system as a cure for the social desert of country life, oblivious of the fact that an illustration of the system is presented in our country in its most complete form.

Mr. Bookwalter set forth some two years ago in the *Forum* a scheme, philanthropic in inception, to overcome the trend of country youth to the towns, a movement which he ascribed largely to the isolation of the solitary farm home. In order to give opportunity to the social powers for their normal exercise in association with farm life, Mr. Bookwalter laid out in Nebraska a farm village, from which the roads radiated to the farms. This afforded land within the nearest mathematical distance to homes when centered at one point, to schools, churches, libraries, parks, and village opportunities for social and mental culture. Mr. Bookwalter was sanguine that he had done much, if not all, that is essential to settle the great problem of attractive farm life, yet he had not studied this Utah plan.

That the scheme of the Mormons goes far towards satisfying the social longings natural to man, is evident to one familiar with the system. Is it ideal? Regarded as a part of an industrial system, no. Its tendency is to impair industrial vigor without adding distinctively to mental culture, the social instincts being fed at the expense of the two factors mentioned. Its influence on the moral faculties might theoretically be held to be adverse, yet I am not prepared to assert this inference as true. In the direct application of industrial forces to the land, the system is wasteful of energy, and a paralysis of the organizing and constructive powers of the farmer.

Each home occupying an acre of ground spreads a village over a large area. From the centre of the village to the outer circle of land two or more miles away, involves four miles of travel in a round trip to the farm. It is evident that when a day is partially broken that so far as work on the farm is concerned it will be wholly broken. The farmer is out of direct touch with his acres. He does not in the full sense of the word keep, as Emerson terms it, " shop on it, " and is so much the less endeared to it. Every acre and every aspect of one's farm must have a place in the heart of the tiller, if the business of farming is to glow. Variety and timeliness lose their hold in farming at arms' length, and zeal for improvements has no edge to it. I believe with that great Roman thinker, Pliny, " If you buy a farm, sell your house in town. " These and other forces which I have not time to dwell upon are drawing the Mormon villagers very slowly to their acres, and from elevations farm houses are seen to be dotting the open landscape here and there.

I have dwelt thus briefly on this side of Utah farm life in the interest of those sympathetic friends of the lonesome farmer who would separate him from his acres that social man may evolve. Doubtless this class will answer without hesitation that it is better to dwarf industrial man if thereby the soul is nourished. The steady increase of the size of the farms in Utah, passing from twenty-five in 1860, to thirty in 1870 and sixty-nine in 1880, and the gradual transfer of men to their farms now setting in there, despite the controlling influences of a religious bias, and of social and political forces, marks the irresistible pressure of economic forces. If in Utah with everything favorable to petit farming and village life the system is but a partial success, how can it be advised for a section of large farms and more waste land thrusting further apart the farm and the home, especially in the light of the fact that irrigation of itself demands small farming?

It is to be regretted that economic forces are now opposed to the social advantages of village life, and to the political advantages of a small farm—through the distribution of land among the masses. Emerson says, " Any relation to the land, the habit of tilling it, of mining it, or even of hunting on it, generates the feeling of patriotism. " The Utah system has developed a strong love for home; so strong that no matter how poor a man is, he aspires to own at least one of the acre lots, and on marriage, if nothing better can be secured, the log-house is erected and the young couple begin their lives together around their own family altar. Here is a spot—one of these farm villages—where disorder can find no lodgement, and were its germ planted in it, it would soon stifle in an unwelcome atmosphere. It is a spot of social equality. There is not here to be found that which worried Chamette, an aristocracy of the rich to overturn, nor could Saint Just in one of these towns, cry out with an illustration before him, "opulence is infamous." Here is illustrated the equality that long ago Aristotle made the essential foundation of democracies.

Publicists will approve it as they become familiar with the system where educated and discontented poverty and opulence do not sit side by side in mutual distrust and disquiet that may at any time lose its equilibriu

A contented competence is better than unquiet wealth, and the competence of all is better than greater aggregate wealth where the extremes of poverty and wealth look with jealousy into each other's faces. This is the view that most will take. I am bound, however, to say that equality of condition, while giving repose to society, tends also to impart this repose too strongly perhaps to industry—it lacks the stimulus of friendly rivalry. Petit farming is embarrassed by the cost of necessary machinery, while village farming on the petit style gives vacant winters expended too far in mere social diversions, until the habit of labor has its edge dulled. In short, while it is the dream of philosophers, it is not the ideal system of the thrifty financier. I have dwelt in a general way upon that which to me is an interesting side of the Utah farm system without having been able, though using perhaps too much time upon it, to specialize as the subject demands. We turn from it to the processes of farming which also are novel to us.

There is little in the farming of Utah that is in keeping with ours. Not until the pioneers had turned the waters of the mountain canyons on the parched and solid earth, were they able to trace the plow through the rough, unyielding soil. These first crude furrows became the channels of life-giving currents ; at the touch of these currents, there sprung from the dormant soil a vegetation of rare luxuriance which put hope into the hearts of the brave pioneers, and vitality into buffeted religion. The picture of equality and of the plenty of these bounteous valleys was an allurement to the caste ridden merit of the old world that was well-nigh the Utopia of their hopes. These canals were the first systematic irrigation by civilized man on this continent, and blazed the way for homes of millions in the arid region that claims two fifths of this country. It was the impulse that pushed the iron horse across the continent, and linked irrevocably the Pacific states to the nation. The reaction of Mormon efforts has touched our sluggish husbandry, and today the press of the East is discussing the subject of my first discourse to this Board, twenty-one years ago.

The system of irrigation in Utah has lingering still much of its ancient crudeness, yet happily bears with it the impress of the same force that gave the territory a democratic system of land ownership. These canals were built by the people and for the people, every man owning land beneath a given canal putting his labor and that of his team into its construction, and into its repair, each farm owning its share in the canal. That this pregnant fact may have its due weight with you, let me state that in other sections canals are constructed by capitalists who in holding the water, hold the fortunes of the farmers in their hands as those of no other class are held, for water is life there and its absence is death. The value of land is the value of the water right, and without a water right, or the chance to buy water with certainty, land has no value. Democracy has entered the canals of Utah, and plutocracy those of other territories and states.

The story of the canal and of irrigation operations may for our purpose be briefly told. In the spring the water-master summons land owners tributary to it to clear out the main canal. These canals tap the rivers that issue from the Wasatch range of the Rockies, that tower 4,000 to 6,000 feet above the valleys below. The canyon at Logan where I resided cuts the mountain nearly to its base, being several thousand feet deep—the mountain base touching the river's edge and rising sharply from each side. Two miles up this canyon, the canal starts and cuts its way through the ledge some twenty feet wide and six feet deep. It extends to two villages to the north, being some twelve miles long. Lateral canals are taken out at convenient distances and these laterals branch and sub-divide until every farm and garden is reached. The crystal water flowing on each side of the street is fascinating to the stranger. The water master allots the time to each farmer dependent on water supply that he can take it. If it is a village garden it will be for two hours on a given day each week. He can use it at no other time and failing to use it misses it and loses a fraction of his crop. He cuts the bank with a hoe or shovel and allows the water to flood over the field, steering it here and there as he sees that it needs direction until the ground is covered. For other than grass and hoed crops he turns it between the rows from their ends and allows it to flow down the embanked rows gently, until it reaches the other extremity. Infrequently a low bank is thrown up around a piece and the water turned in and allowed to settle. The operation is simple and to most monotonous.

Under favorable opportunities by skillful men fabulous crops are grown. The first prize offered by the *American Agriculturist* for the best acre of wheat grown in this country was taken by a Utah farmer on a growth of eighty-two and a fraction bushels per acre. I have seen timothy that would cut four to five tons per acre for the first crop; potatoes reach 600 bushels, and in three crops ten tons of air dry lucerne is grown to the acre. These represent the best crops, yet the general average is above that of the unirrigated ground of the east by some fifty per cent. I shall not dwell upon details for in general matters their farming is like that of the rest of the country. I may barely mention that Utah stock roams the mountains in the summer and to the amazement of the stranger fatten on the sage brush, grease wood, and the thin and parched vegetation of unpropitious conditions. In the winter they are taken up for a run at the straw stack and to some extent the hay stack, but out of doors in a climate that marks the extremes of this. The dry atmosphere does not affect them as our moister air. The cold nights of Utah repress corn but exalt wheat, making it the royal crop. Hogs luxuriate with it as a food cheaper than oats, while Germans are forced to sell their wheat and try the digestive powers of their stomachs with rye. Lucerne thrives on every hand, luxuriating in a manner that arouses the deepest envy of those not favored with soils and a clime where it will thrive. Harvests have no chance in them. When the crop is well started in the spring a harvest is about as certain as the rising sun. From the last of May until about November there is not rain enough to mention, not amounting often to one inch for the entire time. Plants retain their aroma under such conditions and palatableness to such an extent that most cattle and sheep receive in hay their only fattening food.

Fruits are grown in abundance that are found in our latitude and also peaches and prunes, while in southern Utah the fig and oranges are under trial. Peaches abound.

The immense mining interests of the territory afford for the main part home markets so that prices range not far from ours, save in wheat and hay and of course in animal products.

Utah is the indigenous home of sheep and goats so that sheep are healthy and afford a mutton more palatable than that of our granite soils. The dry climate and dryer soil is the paradise of sheep, few diseases afflict them. They winter on the plains west of Great Salt lake, where little snow falls, enough only to furnish the water that cannot be secured in the summer. Great flocks pass annually from this section to the mountains in summer where they are in their Utopia. Could memory operate with sheep they would be carried back to the practice of their fatherland, to the mountains and plains of Spain.

Thus far I have refrained from giving away to my predilection for statistics, under the belief that in the limited time that I should occupy your attention a general survey of Utah farming would serve the end in view to better advantage. The canals of Utah cover 333,404 acres ; most of these acres are actually irrigated. It is estimated that but 2,304.000 acres of the land of Utah are redeemable by irrigation, while the water is not at hand for this amount. The total area of the territory is 52,601,066 acres. It seems that but four per cent. of this area is redeemable provided water is at hand, which is not the case. At present the way is not open to irrigate but 720,000 acres, or a considerable less than two per cent., while much less than one per cent. is actually irrigated. This amount will increase quite slowly, as future irrigated areas must be secured at great cost n engineering enterprises. The Bear river canal now just open cost, it is said, nearly $3,000,000 and is an unprofitable investment. It is the one strictly stock canal company of the territory whose canal is ready for use.

The average cost of canals per acre covered is $10.55, while the cost of keeping them in repair is but 91 cents per acre per year. Artesian wells are found plentifully in the deep valleys flanked by mountains on either side. Five hundred and twenty-four of these wells have an average cost of $77.60 for an average depth of 145.54 feet, making a cost per foot of 51 cents. About one half of these wells are used for the purpose of irrigation and for that purpose cover 4.74 acres per well. These constantly flowing wells are of great convenience to the household and the barn. The cost of these wells is $16.37 per acre. The total number of farms in the territory is 10,577 and of these farms, 9,724 are irrigated.

These irrigated areas average twenty-seven acres per farm. About twenty acres are all that is deemed wise for one man to handle. This small farming gave for 1890, an average of twenty-two bushels of wheat per acre or nearly double the national average ; barley stood at twenty-nine and oats at thirty-four bushels respectively per acre. The average returns are $18 per acre, while the national average is much below this amount. This petit farming is not to be despised for like all other systems it has its golden side. The cost of the canal service per acre is $10,555 ; the cost of improvements including buildings per acre has been in Utah, $16.10, while the present value of the land is $84.25, a record that almost no section of rural land in the humid regions can match.

Fortunately this wealth of valley lands is equalled by the wealth stored in the bosom of the mountain ranges that stretch the entire length of the state or for nearly 400 miles. These mountains yielded of precious minerals for the year ending 1890, $11,344,532, or enough to purchase the surplus products of the valleys. The topography of Utah is unique, the valleys of which I have spoken being rifts between the mountain folds whose general trend is north and south. They are often very minute and extend but little beyond the necessities of road ways. From this size they expand to as high as sixty miles by twelve miles. The great body of these agricultural valleys were once covered by a vast inland lake long since drained off and vaporized down to the mysterious Great Salt lake, the largest and most saline body of water in the world. Into these valleys the wear of the limestone mountains that tower even now from 4,000 to 6,000 or more feet above them have drifted. These valleys are fat with the spoliation of these mountains and under the magical influence of the water shed from its side through the summer months, man is able annually to make deep drafts upon them. Here nature is free and bids man be generous. The grand and enduring mountains bid him be strong and free. Here are wedded the two conditions that make a man a nobleman and unless environment has been shorn of her locks in this arid section it will here produce yeomanry worthy of our country.

Since the part I am endeavoring now to fill was assigned to me, congress has empowered Utah to enter in due time into sisterly relations with our own granite mountain state where nature has produced freemen worthy of their privileges. I believe that the children of the western will bring no disgrace upon those of the eastern mountains from which the Mormon leaders in the main sprung.

While the church of Jesus Christ of Latter-day Saints known to you as the Mormon church would doubtless be a more interesting theme than that under review, it is not under consideration. The prominence of this church before the nation and the misconceptions in relation to it and to its leaders, I trust will be ample excuse for the allusions already made. Utah is to be the forty-fifth state and is entitled to the confidence that justly belongs to her. Her landed system will give us a frugal, peaceful and liberty-loving people. At the head of the church stands as simple-hearted and kindly an old man, now eighty-six years of age, as it has been my pleasure to know. Hon. George Cannon stands next in authority and impresses one at once as a man of clear judgment and of kind and noble instincts. I believe that no injury to the people of Utah or to the country will come at their hands, and that their pledge of honor to the United States in relation to plural marriages will be respected when statehood will clothe them with power as leaders of the majority to break the spirit while apparently keeping the form of the law.

While bearing cheerful testimony to the opportunities of Utah and the virtues of her people, I would not woo you from the mountain homes of your youth. Eighteen years away from my own home under favoring skies has wrought out for me the conviction expressed by the great war secretary of the state and recently reiterated in another form by a professor of Harvard, as the result of his investigations, that the happiest life is to be found on the spot of one's birth. Longevity, health, and vigor are at their best here in scenes matchless by any farming area of the country. Here, too, the elements have capacitated those reared in them to make as good homes and as cultured a living in them as is now likely to be secured under any other skies in our beloved country.

FRIDAY.—AUGUST 17.

Friday, August 17, was devoted to an excursion to Roxmont Poultry Farms upon invitation of the proprietor, Dr. J. A. Greene. Seven steamboats were required to convey the vast number that attended. The exercises at the poultry farms consisted of an inspection of the vast poultry plant here located and an address by Abel F. Stevens of Wellesley, Mass., upon poultry management. The excursion and exercises were a fitting termination to a successful meeting.

AGRICULTURAL ORGANIZATIONS.

GRANITE STATE DAIRYMEN'S ASSOCIATION.

OFFICERS.

J. M. Connor, *President*	Hopkinton.
C. H. Waterhouse, *Vice-President*	Cornish.
J. G. Tallant, *Vice-President*	Pembroke.
J. L. Gerrish, *Secretary*	Webster.
N. J. Bachelder, *Treasurer*	Andover.

TRUSTEES.

Hermon Noyes, *Rockingham County*	Atkinson.
James M. Hayes, *Strafford County*	Dover.
G. S. Philbrick, *Belknap County*	Tilton.
J. L. Pendexter, *Carroll County*	Conway.
Arthur Jones, *Merrimack County*	Hopkinton.
D. G. Roberts, *Hillsborough County*	Goffstown.
D. W. Rugg, *Cheshire County*	Sullivan.
G. W. Stanley, *Sullivan County*	Langdon.
W. D. Baker, *Grafton County*	Quincy.
O. F. Covell, *Coös County*	Colebrook.

SECRETARY'S REPORT.

As might be expected the high character of our Chicago exhibit of butter brought our creameries and private dairymen into favor with lovers of good butter, and resulted in increased orders and, in some cases, better prices for the product of our cows.

The general feeling now is, that we are in good and enviable reputation as a dairy state. Of this every citizen with whom we have conversed seems proud, no matter what his occupation may be. It is but just to claim this result as a reward for the zeal and fidelity of the officers and members of the association.

How to maintain our high standing, and what material aid we ought to expect when we consider the importance of the dairy industry as compared to others may be found in the annual address of the president of the association in opening the meeting at Keene.

THE WINTER MEETING OF THE GRANITE STATE DAIRYMEN'S ASSOCIATION, AT CITY HALL, KEENE, DECEMBER 28, 1893.

ANNUAL ADDRESS OF PRESIDENT J. M. CONNOR, HOPKINTON.

Fellow Dairymen, Ladies and Gentlemen: In the preparation of a short address to my fellow dairymen in New Hampshire, I have none but words of good cheer to bring to them. If there is a class of men engaged in an industry, who ought to be reasonably satisfied with their present condition, it is the progressive, intelligent dairymen of our state.

Amid the depression that hangs over nearly all industries and the low range of prices now governing many farm products, the dairyman is in the full flush of prosperity. I speak of this in a general way. I understand that many, far too many, have not, as yet, caught on to the true spirit of progress.

But considering the past depressed condition of agriculture in New Hampshire by reason of her sterile soils and long winters, and being brought into direct competition with the great west of wonderful fertility and a more favorable climate, it would seem that New Hampshire agriculture in every department must go to the wall. But no. In the northern part of this Switzerland of America, the Great Creator has moulded out of her rocks the "Man of the Mountains," a sign saying to the passer by, men are made here.

Ten years ago in the centres of trade in New England, New Hampshire butter had no recognized standard. Hardly a creamery was then in existence. Few men could then grasp the possibilities that lie wrapped up in this wonderful animal, the cow, that is doing so much to lift the farmer from his hitherto desponding condition. To-day we have more than fifty creameries turning out a product that commands the highest market price, and with more orders than they can fill. Our private dairies are furnishing local markets and private families at satisfactory prices. The production of milk and cream in the southern tier of counties for the Boston trade and the local city markets has nearly doubled within the past ten years.

No longer are men frightened with the cry that there is danger of overstocking the market with good butter. As well overstock the market with good sense. Ten years ago there might have been men sanguine enough to predict that creameries would multiply as they have, that milk routes would be extended past the central portion of our state. But what should we have said of that man who had predicted that in this year of our Lord, 1893, New Hampshire butter would beat these United States and Her Majesty's Dominion in the great test for superior quality.

How are we to maintain the advantage we have gained, and continue to place upon the market an article that will command the highest market price? Coöperative creameries have done a grand work as educators all along the lines of dairy work. The methods employed by creameries by which each patron is paid for his milk or cream, according to its true value, gives each patron an opportunity to institute a comparison between his herd of cows and his neighbor's. To bring this system down to a business-like basis, each patron should know just the value of the product from each individual cow in his herd, then a great leak will be stopped, and inferior animals will have to go. We cannot too strongly emphasize the important relation each patron bears to the output of the creamery. However skillful the creamery superintendent may be, the quality of butter will depend very largely upon how faithfully each patron does his part. It is fortunate for the development of dairy knowledge that these creameries are largely coöperative, placing the milk producers in a close personal relation, so that he must understand that success or failure is as much a part of his concern as of any member of the association.

We still have in our midst quite a numerous class of private dairymen, who, having secured a market for their products, are reaping a rich reward for their efforts. This class combines some advantages which creamery patrons do not possess. The private dairyman is educated not only to produce but to sell. He may get a portion, if not all, the profits of the middleman. A large proportion of the products of the farm may accompany his dairy products, and will be gladly purchased by consumers.

All the modern improvements now in use in the creamery are manufactured in size as well for the private dairy. He may test his milk, produces his cream by gravitation or separation. He understands all the details of buttermaking, if he will but open his understanding and place himself in a teachable attitude.

There is no field of labor so inviting to the young man who desires to build himself up in a true business relation, and in a field that will insure him success, than to establish himself near a good market, go to dairying, obtain himself customers, and weekly or semi-monthly dispose to them the products of his farm. He thus combines both the manufacturer and the salesman, and if he puts the energy and system into this little plant that characterize other larger industries, his success is assured. No freaks of legislation, no ascendancy of this or that party, can disturb the tranquility of this little manufactory. Delicious butter, lard, ham, poultry, and eggs must ever enter into the economy of every well regulated household, no matter what administration is in the ascendancy.

If we were to invest our surplus money, it would be to help on a young man in such an enterprise, rather than invest in any bank or railroad in New Hampshire.

The impetus given to our dairy interest, growing out of our grand success at the World's fair, is a theme worthy of consideration. It was the crowning success of our entire exhibition. It is safe to assume that the entire expenses of the state in conducting their exhibition will be more than realized in a single year by the enhanced value put into dairying alone. Much praise is due to William D. Baker of Quincy, superintendent of the dairy exhibit, by whose untiring efforts these splendid results have been made possible.

A call has been issued signed by superintendents of dairy exhibits at the Columbian exposition, representing ten of the leading states, including New Hampshire, for a meeting to be holden in Cleveland, Ohio, on the first Wednesday in February next, for the purpose of organizing a National Dairy association. It is deemed advisable that this association should at this meeting, or at its annual meeting in January, send one or more delegates to represent this state. A national organization of this kind would do much towards suppressing fraudulent imitations in butter and cheese, and also in the promulgation of correct dairy methods.

When we contemplate that probably no state in this Union, considering all its disadvantages, has made such remarkable progress in dairying in the short time since this dairymen's association was formed, as this state has, and considering that the product of the cow is to-day and will be for years to come the main reliance and chief source of income to the most of our farmers, it becomes evident that if we are to have legislative appropriations in favor of any industry or interest, that our dairy interests should receive a prominent consideration.

Allow me to institute a few comparisons to show where aid is furnished to schemes of very trifling importance in point of real value compared with this great industry we represent. We are allowed $500 annually to carry on this great work. Nine times this sum is annually expended to propagate fish that a few sportsmen may enjoy themselves occasionally. Twelve times this amount is annually appropriated to repair roads in the vicinity of the White mountains which benefits only a fractional part of our population. Thirty thousand dollars is annually expended to support the national guard, which is far more ornamental than useful. The 39,000 farmers of New Hampshire are grudgingly allowed one-sixtieth part of that sum to guard an industry that lies at the very foundation of state prosperity.

Our last legislature voted one hundred dollars each to twelve newspaper reporters to do a little scribbling for newspapers in this state and Boston, a matter which had no connection whatever with the business of the legislature. Yet if this association should ask for an increase of its meagre allowance in the interest of one of the greatest industries in the state, involving millions of dollars of annual income, you would encounter the opposition of wise solons who would give long dissertations on economy in public expenditures.

Because New Hampshire occupies a front rank in the quality of her dairy do not for a moment suppose she can rest upon her laurels. "Onward" is the motto, now as much as in years past. The gospel of dairy truth needs to be proclaimed in every neighborhood in our state. Not only do we need to put in practice the most advanced methods, but be prepared for new and greater light that will constantly dawn upon him who has to deal with the wonderful forces of nature.

We are only upon the threshold of this great industry. But be sure that we advance in the right direction. We want less concern about the breed of cows, and more about the breed of our dairymen! We want men of more cow sense. Men who can fathom the nature and wants of this wonderful animal. Men who can comprehend how much temperature has to do with the condition of this animal, how that temperature runs through the whole process of successful butter and cheese making. Mysterious in its influence, it cannot be trampled upon with impunity.

We need not get nervous over bacteria, and imagine everything infested with an unwholesome species of living matter. If we follow the laws of temperature our bacteria will be of a wholesome and palatable nature, whose aroma will be like the breath of our mountain forests, and the sweet odor of newly mown hay.

THE PRESIDENT then introduced H. H. Arms, of Springfield, Vt., by saying,—Ladies and gentlemen, we have with us a fellow in arms in this good work. We are honored by several representatives from our sister state of Vermont, and they are her leading dairymen and workers in this cause of dairy advancement and I am glad to see them here. We have long known what Vermont butter was. We have admired her skill and acknowledged her reputation, while we in New Hampshire had very little skill or reputation in this line. She has stood for years in the foremost rank of dairy states, and this is one of her leading industries. We are co-workers together in this work. We desire to learn of her, and if she can learn anything of us we will be glad to have her. Although this state is a young child as compared to her in the dairy industry, yet she is not so old but she can learn of us, perhaps.

I now have the pleasure of introducing to you Mr. Arms, the president of the Vermont Dairymen's Association, and a member of the State Board of Agriculture of Vermont.

ADDRESS.

BY H. H. ARMS, SPRINGFIELD, VT., PRESIDENT OF THE VERMONT DAIRYMEN'S ASSOCIATION.

Mr. President, Ladies and Gentlemen: It is always a pleasure for the Vermont man and the Vermont farmer to meet with men of his own calling in a sister state, a state that is divided simply by a little narrow line. When we go back in history we find that New Hampshire and Vermont were even more closely allied than they are to-day. It was the pride of New Hampshire and is the pride of Vermont to-day that in years gone by she was claimed by New Hampshire. For a long time, as you will remember, two states were quarrelling over that little green strip; ranging over our mountain summits came the people from New York, and coming over the Connecticut the New Hampshire boys. The boys always drove them back until they got Lake Champlain between them. There is a fraternity between these two states that is not felt probably between any other states of the Union, although I must admit that we did in those years I have mentioned show a good deal of intense feeling towards those New Yorkers when they came over on to the Vermont side and were subjected to what was called the birch withe process. One hundred years ago it was not safe for a New Yorker to step upon the soil of Vermont, because some of the followers and descendants of Allan and some of the followers and descendants of your sires were there and met them; their backs were bared, and they were marked so that we would know them if we ever found them again, and so we never lost track of them. The feeling between Vermont and New Hampshire never reached to that degree of fraternity which made us show in such strong and earnest way our love as with the people on the other side of us. But this feeling of fraternity has been a growing one ever since Vermont, the first state after the thirteen had formed a Union to enter, knocked at the door for admission.

The president of your association asked me if I would come over here and meet you, and I assented with especial pleasure inasmuch as your honored president visited us at our meeting last year, for the first time, he told me. We enjoyed meeting him there, but he left us with rather a peculiar feeling, for he got up and told us that it was characteristic for the farmers to take the dolts in the family and make them the farmers, and I very well remember how he wound up his very interesting talk. "If," he said, "you have a real stupid boy in your family,—of course you have not,—but if you have a real stupid fellow that is not fit even for the missionary service, send him to college and put him into some profession, but save the bright ones to make farmers of." That is a point which I think we have benefited by, because, since that time, I have met many bright boys who say they are going to make farmers. It is rather a case of necessity perhaps at this time.

At the same time, I am of the belief expressed by your president to-day, that there is no better opening, there is no more sure chance for a young man to get a living in any other business, nor equally as sure a chance, as there is in the farming business. While dairying to-day is the one great thing, dairying is on top, there are other branches of farming that must not be neglected.

I did not come here to give you an address or a lecture upon your business, for I am myself young in it. I am the tenth son of a poor clergyman—no, not a poor clergyman, but of a poor man and a mighty good clergyman. He undertook to bring up his sons in the way they should go, and the most of them went when they got to be old enough. A few of us were able to be near him when he closed his eyes for the last time, and we all felt that we had a legacy which is better than the whole state of Vermont with New Hampshire thrown in, for if a man has a good name it is the best start he can have in life. (Applause.)

Last night as I sat on the platform I was glad to be there and hear those words that spoke of the New England home. Possibly I can appreciate the full meaning of what a New England home is better than a great many, for during ten years of my life poverty drove me out of my home to what was then the frontier. I spent ten years on the frontier among a people whose very language has not the word "home," ten years among a people who simply lived in hovels, and there is not in their language a sentence or expression by which you could possibly express that word which is dearer than any other word to me, the one word "mother." I say, I think I can appreciate better than those who have never been driven out from among their own what it is to be in a New England home. I remember time after time as was my wont, when time permitted and business did not interrupt, I have climbed to the top of those peaks of the Rocky range, from Manitoba in the north down to old Mexico and of the peaks of the Sierra Madras, and while other people took in the mountain scenery, as well as myself, none of them could see what I saw as, looking towards the east, I could see a little green spot, 3,000 miles distant; but it was where my wife and children were; it was where my father, mother, brothers and sisters were; it was the one place on earth that I ever found where I wanted a home, where I hoped to return, and to which, when able to do so I did return, and where I hoped to live until called to a better home.

I say I appreciate that more fully, because deprived of its privileges, but there is no reason why people in New England cannot fully appreciate the benefits which we have in our homes. I know this fact, that the great West, which is so well represented among us here to-day by one of her leading men, yes by several of them—the great West never could be what it is were it not for the people of New England who have gone there, and while some of our friends who come here from the West were not fortunate enough to be born in New England, they do the next best thing and show their good sense by taking wives from New England; for, next to the homes are the men and women whom we have sent out to that country and who are making the West what it is to-day. They derive their best element from us.

I remember a few years ago, when one of our leading Vermonters was called upon to make an after dinner talk in one of the suburban towns of Chicago. Some one who had gotten up before him sneered at Vermont. This Vermonter arose and said: "Mr. President, before I respond to the toast given me, I want to ask you how many Vermonters you have in this little suburban town in business," and he waited for a reply. The president said there were twenty or thirty. "Are they good men, sir?" "Oh, yes." "Could you spare any of them?" "Not one." He went on and asked people from other sections, until he had got some two or three hundred acknowledged men from our state that were engaged in business, and he said: "Mr. President, could you let any of them go back to old Vermont? Do you want them to?" He said, "Not one." "Well, Mr. President, while sitting here I have heard my state slightingly spoken of, and I wanted to find out what the feeling was. I want to tell you that Vermont sent every one of those three hundred men out here and she never missed one of them."

That could be said of New Hampshire as well. There is not a New England state but what has splendid qualities in her homes and in her men and women. And without such people sent to the West, where would the enterprise of Chicago be, as shown during the last year, an enterprise which cannot be equalled in any other city of this world, an enterprise which excites the admiration, and not only the admiration but the commendation of every civilized nation on earth? That enterprise is in Chicago because backed by New England brawn and New England brains, and industry.

I want to say in regard to the exhibition which we, as dairymen, made at Chicago, that it was a grand success. It was not a competition. It was a puzzle to us at first to know how it was possible that there should be exhibits from so many different states as there was there, and yet there be no competition. There was no competition in the ordinary sense of the word, and still in the best sense, there was. It is a pleasure to all of us to know that there was not a state exhibit at Chicago in the butter line, but what had some mark of excellence. I do not believe it is true that any state leads the rest, although we know nothing about it, as we have not our reports yet. While it is true, as I believe, that no one state leads the rest in that exhibition, it is the fact that every state had an exhibit that was a great, grand credit to it. The exhibition did something for every state in this country that exhibited, and every state can well be proud of the record. We expected that the western states—we expected that Iowa, represented by my friend on my right here—we thought that Iowa, the furtherest west of the creamery states of the country, would do something great and grand, and she did. We did not expect that Kansas with her low lands, her grasshoppers, her drouths and floods would go there and make such a record as she made, but she did. We expected that Illinois coming there represented by that great Elgin creamery, a creamery or association which has fixed the price of butter for this country, we expected that she would do something great and grand, and she did, but she did not do what we expected of her.

We have found out by comparison since, that we have across the line over in Vermont a creamery that makes more butter in a single day than that whole combination of creameries in Elgin makes in a week. Still they fix the price for us. In a certain sense, they fix the price for every pound of butter that you make here in New Hampshire and put on the market and every pound that is made in Vermont and put on the market. These things ought not to be. Illinois, Iowa, Wisconsin, Minnesota, and those western states should have a butter exchange and they should fix the price for their goods, but why have we got to go there for the price of goods that we place in the Boston market; why have we in New Hampshire and Vermont got to go 1,000 miles west to find out how much we can get for our products? That state of things can be remedied by organization and by organization only. It is not because they make better butter there than we. It was proved, at Chicago to the general satisfaction of the country, that we made goods, equal, to say the least, to the best Elgin goods.

There is one thing which I wish to call to the attention of New Hampshire farmers and New Hampshire dairymen, a thing which we in Vermont have been trying to educate ourselves upon for a long time, and we have come to the conclusion that if lightning would come down and strike one third of the cows in Vermont, it would be a blessing to Vermont. (Applause.) They are simply boarders and do not pay their bills. You in New Hampshire appreciate that better than we in Vermont, because we do not have summer boarders as you do here. But while your summer boarders pay their bills, your cows, or winter boarders, do not a great many of them. You have a few cows that pay, and they help support those drones. But it is not neeessary to have that state of things. We want to take right out of our herds such cows as do not pay us. Each individual farmer must do that for himself, and in order to do it intelligently, he should have one of those wonderful instruments, which, for some reason, has been left open to the country unpatented—the Babcock tester. Four or five dollars will buy one large enough for practically any dairy in the state, and for one-fifth part of one cent a sample we can tell what our cows are giving us, and when that is combined with a set of scales, we can tell how much those cows pay and where the profit comes in and the loss goes out.

Breeding stands first in the practical lines of dairying. Blood will tell in anything, I do not care what it is. We have, for the last few years, given a little attention to the breeding of man. It was accidental, as a rule, that the New England man was such a man as he was, but we are now using our brains in that direction, and those that come after us will be brighter and better for it. But this breeding business requires skill.

In fact, it requires a greater diversity of talent in farming than in any other occupation under heaven. There is no occupation that deals so directly with God Almighty. So a farmer must be vigilant, and most of us are to a certain extent. Every farmer should be his own lawyer, every farmer should know something about medicine to a certain extent, should know something about the application and use of it, for there is no place in the world where it is required so much as on the farm. Still I do not believe in dosing. Every farmer is a merchant. In the first place he is a manufacturer and he should know about the details of manufacturing. Here is my friend, Captain Shaw. If he could save one mill on a yard of his goods, he would save a margin that would make him rich. But the farmer is not as careful as the manufacturer. The manufacturer will take machines out of his mill which are just as good as they ever were in order to put in improved machines, that they may save a fraction of a mill on the price of the goods. The farmer does not figure as nicely as that, but he ought to, for he is a manufacturer. Then again, the farmer is a merchant when he comes to place his goods upon the market, and the man that sells them direct is taking the better course. Sometimes he can 't do that, and so he employs a middle man. But even then, there is always a plenty for him to see to that requires the talents and methods of a business man, and the more he uses these talents, the more they will be developed in him.

Your cows can just as well average two hundred and fifty pounds of butter each year as one hundred and twenty-five or thirty pounds as they do to-day, and you can figure out your gain in five minutes. I believe you have one hundred and twenty-five thousand cows in the state of New Hampshire.

THE PRESIDENT.—We have not one hundred and twenty-five thousand cows now.

MR. ARMS.—Then you have not so many poor ones to throw away.

The Board of Agriculture has been taking a census in Vermont for the last few weeks, and we find that we have improved on that one hundred and forty pounds which we claimed in 1890; we found that we had got up to one hundred and fifty pounds. There was one town that averaged, according to a careful computation, two hundred and fifty-nine pounds to a cow for the whole town. That is the banner town in the state of Vermont. I have no doubt you have such towns in the state of New Hampshire, but I simply know my own state better, and so I refer to that. That town is the town of Ryegate. It was settled about one hundred years ago by Scotch people, the most religious class of people, perhaps, in the whole section of the country.

In closing, let me say that you, dairymen, here in New Hampshire have just one thing to do. Breed cows, watch your cows, have your cows tested, throw out those that do not pay for their keeping, and then, and not until then, will you be able to see the brightest prospects in the field of dairying rising just before you.

THE PRESIDENT.—We are very glad to have with us to-day gentlemen from every section of the country in order that this feeling of unity may be closer and closer drawn. I now have the pleasure of introducing to you Mr. Gabrielson of Iowa.

MR. GABRIELSON.—*Mr. Chairman, Ladies and Gentlemen:* It is with a great deal of pleasure and some feelings that are indescribable that I make this, my first visit, to New England. I was brought up in the west, where we had indistinct ideas of New England, just as you have had indistinct ideas of us. But I confess that my greeting here has been a great source of pleasure. I have entered your homes; I have seen your home lives; I have sat down at your tables; I have slept in your beds, and it has been to me a great source of pleasure.

It has been intimated here to-day that the next thing to being born in New England was to take a wife from New England. I am happy to say that my wife's father and mother were born in New England, although she is a born Westerner, so I feel when I am at home that I am next to a New Englander.

But this matter of our national dairy organization. This, as the circular letter states, was the outgrowth of the royal fellowship which grew out of associations at the World's Fair between men who represented different states in our great dairy industry. Mr. Arms has spoken of the friendly feeling which existed, of the grand good qualities of the men who represented the dairy interests of our country, and now, we have undertaken, as an outgrowth of that feeling, to form an organization which is broader than any which has heretofore existed.

We have, in the past, worked in sectional lines. The West has been, in a measure, pitted against the East. We want now to come together for mutual benefit and help, in the future battle against butterine, that we feel is near. I think we can do this best in the lines of organization which we have laid out, and it was for this reason that the letters were sent to the different state organizations throughout the country, asking them to choose delegates to gather at the place designated. We selected Cleveland, Ohio, as being the nearest central of any city in the dairy section of our country. Nebraska is the farthest western limit, and Maine is the limit on the east. We also had hopes that the meeting in Cleveland would arouse the dairymen of that state, who today have no living dairymen's association. We in Nebraska, Iowa, Illinois, Wisconsin, all have active dairy associations which work together, and have done so much to promote the butter interest as it has grown in our western states.

Of course it is surprising to you to see the value of the dairy interests of our states. Our friend, here, spoke of having fifty creameries in New Hampshire. We have a thousand in Iowa, and the outlay is thirty-four million dollars. Wisconsin, Governor Hoard can speak for. Although a smaller state than ours, I think it excels it. Illinois with its great cities to supply with milk, has more cows, and its milk product, together with the butter product, exceeds that of Iowa.

Still we are all contending against the fraud butter which has been insinuating itself everywhere, and we must find means of fighting it, and unless we can coöperate, it would seem as if it would get such a grip upon us that we cannot contend against it, and our industry will be threatened and hindered in its progress. We hope that your association, with the interest that is growing in your state and the interest that the people are taking in dairying, will meet and coöperate with us in this work.

In Iowa, butterine is not allowed to be sold except under strict regulations, and wherever it is set upon the tables, there must be a placard in the room, saying, "Butterine is used on the table here." So you see we are accomplishing something in this line, as no doubt you are, but we can do more by coöperation, and we should coöperate in this matter over all the territory, from the east to the west, and as far as the dairying interest extends.

I am glad to have met you. I come here more as a student of your eastern methods than to talk to you. I can only say that, in the west we are succeeding, only as we adopt more and more your eastern habits of thrift and thoroughness. [Applause.]

THE PRESIDENT.—In listening to the very excellent address of Colonel Brigham last night, when he spoke of the different influences, or organizations which are at work in New Hampshire and all through the country, to lift the farmer to a higher plane, I thought he made a little mistake in not including the agricultural press.

The members of this association and all who have attended the meetings of this association in its earliest stages, will remember the good cheer, and the able advice and the excellent papers which were contributed by that venerable editor, Mr. Cheever, well known all over New England, and he is still in the harness.

We went to him, in our earlier struggles, for information, and he stood by us. We feel that the paper and agricultural press has been a great instrument in coöperation with us in this work.

Now, as we have representatives from other states, I am glad that we have a representative from the state of Massachusetts, and it gives me great pleasure to introduce to you the editor of the most excellent paper, which is so generally read in New Hampshire. I refer to Mr. Whittaker, the editor of the New England Farmer, and also the leading spirit in the work of the Agricultural Bureau in Massachusetts.

MR. WHITTAKER.—Mr. Chairman: You have been kind enough to allude to the work of our dairy bureau, and perhaps I may be able to say something on that subject which will be of interest. I am assistant to the secretary of the board of agriculture in the work of the dairy bureau, and as such, am practically the executive officer of that bureau.

Our earliest dairy association had reference simply to the milk question, and its efforts were directed towards the raising of the standard of milk, and preventing adulteration by the milk dealers in our large cities. Then in 1881 there was a law passed by the legislature in regard to the sale of oleomargarine. That law requires that every package shall be marked, and in the case of retail sales, that every wrapper shall be marked with the word "oleomargarine." We found, however, that this law was not sufficient to cure the evils existing, and that the oleomargarine interests insisted in palming their goods on the market as dairy goods, by giving it the name of "creamery" or "dairy" butterine, etc. So in 1886 we passed a law which prohibited, with a penalty of one hundred dollars, the selling, or exposing for sale any article in the nature of butterine or oleomargarine, marked or labeled with the word "dairy" or the word "creamery." Then followed a law requiring the registration of every one who sold oleomargarine, or conveyed it from place to place for the purpose of selling, so that the town and city authorities could know exactly who was selling and conveying.

Those were all the laws we had for quite a while until 1891, when a law was passed, making it an offense, in the penalty of one hundred dollars, to deliver oleomargarine to any person who called for butter; also a law was passed prohibiting the sale or delivery of it to any one, without being marked; also a law requiring the placard "Oleomargarine sold here." Also a law requiring every restaurant and hotel which used it, to give notice to their customers that it was used. But the climax of all our laws in Massachusetts is the anti-color law.

We in Massachusetts were a little fearful that the law which you have in New Hampshire, requiring it to be colored pink, might not stand the test of the courts, and so a law was passed prohibiting the using of any butter color whatever, and the law is known for short as the anti-color law.

Year after year we were defeated in these efforts to get effective laws on our statute books, until finally the farmers got thoroughly angry and went into politics, determined to support the men who were true to their interests. Perhaps in order to show you how it worked, I will give you the results in the senate. The senate elected for the coming year contains thirty-three Republicans and seven Democrats. The year after the farmers made their farmers' independent move, the senate contained twenty Republicans and twenty Democrats—a tie.

The law has been pronounced by our attorney general and other lawyers to be one of the shrewdest specimens of legislation that they have come across. Our law absolutely prohibits the sale, offering for sale, or exposing for sale, any imitation of yellow butter. Then there was a proviso, attached, which some of the friends of honest butter were afraid would defeat the purpose of the law. The proviso was,—"Provided that nothing in this act shall be construed to prohibit the manufacture or sale of oleomargarine in a separate and distinct form, and in such manner as will advise the consumer of its real character, free from coloration or ingredients that cause it to look like butter." That proviso, however, proved to be our salvation later on.

Now having got this law on the statute books, the farmers thought that the laws were a good deal better in the hands of friends than of persons who knew nothing about it, and so the dairy bureau was created. The governor appoints a bureau of three. I was fortunate enough to be appointed working executive officer, although the secretary of the board of agriculture is officially its executive officer.

When I sat down and studied this law over, I found that we had a very comprehensive law to work under. It was broader than I had any realization of. The law creating the bureau says that it shall be the duty of the bureau to investigate all dairy products and disseminate such information as shall be of service in producing a more uniform article of the highest character in the market, and also to enforce all laws pertaining to dairy products and imitations of dairy products. So we have a two-headed machine of immense powers for educational work as well as for police duty. Our appropriation, however, was small. We could spend a great deal more money and spend it more profitably and usefully, than now.

Along the line of educational work the principal thing that has been done so far is to address farmers' institutes, and meetings of grangers and of milk producers, showing them the use of the Babcock tester, explaining its use and some of the causes of these variations.

The regular institutes in our state are by law limited to the regularly incorporated agricultural societies, but the dairy bureau is given a somewhat more free range, and we address meetings regardless of whether or not they are in the list of regular incorporated societies.

During the past year I have talked at about forty or fifty different places and have, at nearly every meeting, made a demonstration of the Babcock tester, explaining its uses, etc., to the audience, testing in the neighborhood of four or five hundred specimens of milk, sometimes buttermilk and sometimes skimmed milk, etc.

I have added to my work something which has helped me very much. The Vermont Experiment station has published some results of its investigation on the question of temperature and its effect upon milk, showing that in the summer time, when the temperature reaches 80 or 90 degrees, the quality of the milk sometimes drops. I have that little engraving in the Vermont report enlarged on a sheet of cloth, perhaps five feet long and two feet wide, and it illustrates to perception of all of the audience that fact that, when the animal is uncomfortable, when the nervous temperament is thrown out of kelter, by excessive heat, not only does the quantity of the milk shrink but the quality shrinks also in an appreciable manner.

So I think the bureau has done a good work in placing the Babcock tester before the people and in the other work it has done.

Another line in which we have worked is in the studying of questions relative to the sale of milk in the city of Boston and its immediate suburbs, where we have a population of about a half a million of people that have to be supplied with fresh milk every morning. There is sent to the city by one combination of dealers an average of five to six million quarts of milk every month, and we estimate this as being about three fourths or two thirds of all the milk sold in Boston and immediate vicinity. So you see there are quite a number of interesting questions involved relating to the sale of this milk and kindred topics growing out of it.

As regards the legal part of our work, and our enforcement of the laws, I desire to say first of all to you with reference to the milk question, that thirteen per cent. of solids is the legal standard in the state of Massachusetts. We have a lot of milk producers in that state that have been breeding for years along the very commendable line which Governor Hoard has argued for so many years, of breeding for a purpose ; but, unfortunately, that purpose has been quantity rather than quality, and the consequence has been a deterioration in the quality of our milk. So there are some in the state that find it exceedingly difficult to keep up to the thirteen per cent. standard, and we are occasionally urged to lower the standard. Last winter there was quite a fight over that, and the house of representatives passed a bill reducing it, but the senate defeated it. They say that our standard is too high. That it is the highest of any of the New England States ; that New Hampshire, right across the line that sends milk right down into Boston, has a standard of only twelve and one-half per cent.

I think, in a butter producing state like this, the facts will show that your milk will stand a test of thirteen and a half per cent., so that no injustice would be wrought upon any of your people by raising the standard in this state, and it seems to me that you would help our interests and promote your own, if, at some time, you would see fit to raise your milk standard, so as to correspond with ours. We have a community of interests ; we have the same soil ; we have the same climate ; the same conditions, and, in a measure, the same markets, and if our milk standard could be adopted in this state, it would be a great advantage to us. I believe in increasing the standards of our products rather than decreasing them, and along that line we should all work together.

This anti-color law is the one we have had the most trouble with, because it has been the most disastrous to the oleomargarine people, and they have fought it, tooth and nail, in the lower and higher course of our state. They have brought in butter experts to testify. They brought in one man who was a Vermont farmer, and he swore positively that the natural color of butter was white, and that oleomargarine colored yellow was not an imitation of yellow butter. In our courts they have taken the ground that the color of pure butter is not uniform, as it runs all the way from a practical white to a rich golden color, and they argue that the standard should be something that was fixed, and that a sliding arrangement cannot be a standard and, consequently, our law is not good, because oleomargarine is always a certain prescribed color tinted yellow, and a fixed article cannot be declared an imitation of a variable article.

We have beaten them every time in the lower courts, and they have taken one case to the supreme court. It was argued there very ably on both sides, on the question of original package, and on that question it has gone to the supreme court of the United States.

The case is of particular interest for the whole community, for it not only concerns the question of oleomargarine, but the whole question of state rights.

The attorney general argues that this statute recognizes two kinds of oleomargarine, first, the oleomargarine spoken of in the original laws, and second, the oleomargarine in the proviso, which must be in such distinct form as to appraise the consumer of its character. He claims that our law is constitutional, because we discriminate against none in the original package, as the statute says expressly that it can be sold. So we are not interfering with interstate commerce.

Before the supreme court of the state, the attorney general argued, saying, "Gentlemen, if you say that this law is in violation of the principle of state rights, then you say there is no power in the state to legislate for police purposes the sale of any imitation product; our markets can be flooded with imitation flour, sugar, salt, and imitation this and that clear through the whole category, and there is no power in the commonwealth to stop it." The supreme court decided with the attorney general, and then an appeal was taken to the national supreme court at Washington, on a writ of error, and our attorney general is to argue the case there next month probably.

This same law has been taken to the supreme court at eighteen different points, going upon the general principle, that, if they have a drag net out, they may catch some fish, of some kind, somewhere. They raised eighteen points, so that out of some one of the eighteen, there might be found one which would bite. There is now being nothing done, practically, under this law. Of course the judges in the lower courts will not entertain any cases while the status of the law is in dispute, and so the law we place the most force upon, is practically in-operative at the present time. Still, we are doing what we can to enforce the other laws as to signs, wrappers, etc.

Our experience has convinced us more and more emphatically every day of the absolute dishonesty which underlies the whole business when you come down to the article and an artificial article of every-day traffic. In all these legal procedures ; in all the lawyers' briefs, in all the arguments upon the opposite side, they have a great deal to say and they emphasize over and over the fact that here is an article with valuable food constituents and of service to the community, put upon the market upon its independent merits. Let us see how they do in practice put this stuff upon the markets. The advertisement of Swift and Company is "Jersey Butterine" and the trade-mark represents a Jersey heifer with a very attractive dairy maid, whose right arm is around the heifer's neck and in whose left hand is a milk pail. That is the trade-mark. That is what they call not an imitation of butter, but an independent food article.

I was going down the streets of Boston the other day, and I saw the sign, "Come in and try our fancy Jersey butterine prints." I walked into the store, and I said that I wanted some of that fancy Jersey butterine. The clerk went around the back side of the refrigerator and brought me around a package put up in a plain wrapper. It was taken to the chemist at once and analyzed, and proved to be oleomargarine. When they had a customer come in who appeared to be a little green, they would undoubtedly palm that off on to him as butter. Whenever there is a chance I believe they sell these goods fraudulently as butter. I went into one store at one time where there was a whole row of butter tubs that went clear across the room, and marked with different prices. I asked to look at the tubs. One tub with no distinctive mark on it, marked twenty-eight cents, I have no doubt was pure butter. Another tub right by the side of that, also marked twenty-eight cents, had all the distinctive marks required for oleomargarine. That was right by the side of the tub of pure butter. There is no doubt in my mind, but what, if a child went into the store and asked for butter, or any other person that did not apparently understand his business, they would give them this oleomargarine.

I had a little curiosity at one time to see how these laws were being enforced in Worcester. I took my daughter with me. I walked along the street in front of her, and any store that I indicated by hitting my hand against it, she was to enter and call for butter. As she went into the door of one store she was met by a man rushing out with such impetuous haste as to nearly knock her down. He came back and told the clerk that there was an officer of the dairy bureau in town, and she would have to look out. Meanwhile my daughter called for some tub butter. She got it, and it was at once taken to the chemists, and proved to be oleomargarine. The same thing was tried at three other stores, and at three out of the four, oleomargarine was sold for butter.

I think this is something that we should work together on and compare notes occasionally as to the work going on in the different states. I think that this idea of an interstate association is a very pleasant one and something that may be very practical. We all have community of interests, in New England at least, and I do not know but something may be gained by joining hands with our western brethren.

The greatest evil we have to contend with is the system of selling on orders. Armour & Co. and Swift & Co. will run a store in some city, and will take orders there and deliver the goods from their factory or packing houses. In some cases it is alleged that the sale takes place outside of the state. In other cases the sale takes place in the state where the central office is located.

I am glad to be present here today, and to present the congratulations and the best wishes of the dairymen of our state to you all.

THE PRESIDENT.—I would like to inquire of Brother Whittaker if he is positive that our standard is twelve and a half?

MR. WHITTAKER.—They tell us that our standard is higher than any in New England, and it makes great trouble and great confusion.

MR. BACHELDER.—In regard to that matter I would say that I am very positive that our standard is 13 per cent. There never has been a session of the legislature since I have been in my present position when there has not been an effort made to reduce it. As I understand it, it is 13 per cent.

AFTERNOON SESSION.

THE PRESIDENT.—The time is coming and indeed it now is when men in the official positions of the state, from the highest to the lowest, are feeling something of the importance of the great industry which we represent. I am sure there has been and is a great awakening in relation to this special industry of dairying and that it pervades all classes and conditions.

I am happy to state, as I believe, that the chief magistrate of this state realizes this and shares with us the pleasure of this improvement. I have the pleasure of introducing to you, His Excellency, Governor Smith. [Applause.]

ADDRESS

BY GOVERNOR SMITH.

I have been announced in your programme for an address at this hour. But I disclaim any intention of attempting to make, in a proper sense, an address—only a brief talk at best.

It is a pleasure to meet you, not only as the governor of the state, but also as a citizen, and especially in my capacity as a member of the board of agriculture, which I am by virtue of my office. I am sorry I have not been able to attend all the sessions of your meeting, for, judging by your programme, they must have been quite interesting. I am glad you have been considering, among other things, the important question of forestry, and that you have been favored with the presence of our able and eloquent commissioner of forestry, Mr. Bryant, who clothes every subject he discusses with a beauty that is rivalled only by the glory of the autumnal foliage of our far-famed New Hampshire woods.

Certainly this is a question of vital importance to all our people, but especially to the farmers of the state. Every farmer owns some forest or woodland. This is a usual and necessary adjunct of the farm; and the farmer, with his characteristic intelligence and spirit of thrift, will need no second hint. He will at once appreciate and apprehend the science of true forestry and adopt and apply its principles to the care and management of his own woodland. Good examples are contagious; and the lumber-man proper, we may hope, from motives of profit and as a matter of business, if not of sentiment, will also learn with more intelligence and consideration to observe this same principle; not making, as now and heretofore, wholesale destruction, but culling and selecting and thus having a perennial supply and perpetual source of income and profit. The old policy is like committing the folly of "killing the goose that lays the golden egg."

I have had occasion before to speak of the value and necessity of good roads. I firmly believe that every town in the state can well afford to make immediate and somewhat costly outlay upon its principal highways, even running into debt if need be for this purpose. It would enhance the value of farms more than that of any other property, and conduce largely to the comfort and happiness of the farmer. These two questions, the improvement of the highways and the preservation of the forests, are worthy of your attention as owners of farms.

In those matters pertaining especially to your calling I shall not attempt to speak, for I can teach you nothing. I have, however, learned a great deal during the past year. Your worthy secretary will bear witness that I have been reasonably diligent in attendance at meetings of the board and at various farmers' meetings, as well as the agricultural fairs in nearly all parts of the state. And thus coming in contact with the farmers, I have at least learned to sympathize with them—not by any means using this word sympathize in the sense of to pity, for farmers of all men to-day need no pity. They are, on the contrary, of all men most to be congratulated. I have learned to sympathize with them in the sense that I have entered into sympathy with their work and to some extent with their methods—with much that pertains to this oldest and noblest vocation of the human race which as time goes on loses none of its real importance and real dignity.

Agriculture, as has been said, is the foundation and true source of a nation's prosperity. In our thoughtlessness we sometimes forget how much we owe to the farmer and how utterly dependent we are upon him.

Notwithstanding the divine injunction, men have always been and are continually saying and asking the question, "What shall we eat, and what shall we drink, and wherewithal shall we be clothed?" We are in the midst of evil times. The wheels of industry are slack or altogether still. Labor is largely without employment, and want and suffering are grim spectres in many a once prosperous and happy household. We will not discuss the causes. The fact is patent. In the more prosperous years of the recent past, the well-paid workingman, when asking this same question, was troubled by whim or caprice or a sensitive palate—troubled with thoughts of style and color and texture or of fashion of his garment and the pleasant taste of his viands. But to-day the same question has a different and a sadder meaning. It means, Shall we have anything to wear and anything to eat? But whatever the significance, then or now, its solution, its answer must always, after all, come from the farmer. It is the products of the farm we eat and the products of the farm we wear.

That which sustains human life: the cereals, the vegetables, and the fruits, the meat, and I must not forget to mention the butter, come from the farm; and the raw material of which our clothing is made (and we hear a great deal about raw material now-a-days), the wool and the cotton and the flax are also products of the farm. All this only emphasizes the importance of the farmer's calling. Great changes have taken place in farm products in New Hampshire in the last twenty years. Our farmers, no longer able to compete with the west in beef and cereals, are turning their attention with characteristic enterprise to the products of the dairy. And in these products, which have become so essential to human comfort, we hold the proud preëminence.

New Hampshire butter is the best in the world, and it is a matter of just pride that in recent competition with all the country we bear off the palm. New Hampshire success and prominence at the Columbian Exposition are due to the farmers of the state. Steps have recently been taken to organize a horticultural or pomological society in our state, and this is a move in the right direction. Fruit culture is a branch of farming that may be made profitable here. Apples, especially, are becoming more largely an article of export as well as of home consumption, and New Hampshire is adapted to the culture of such fruits as are fit for exportation.

And now there is one recent feature of the farm and farm life I must not forget to mention—the Grange. I have had occasion frequently to pay homage to this excellent order, and I have already exhausted my vocabulary of praise. Organization is the order of the day in all trades and callings, and the Grange is the farmers' organization. It is the farm organized. It has proved a powerful help, and has done much already to elevate and dignify this always noble calling, and will continue to be a great factor in the future in improving the farming interests of the state. The good results flowing from it are manifest to the careful observer. The social advantages it offers are causing the boys and girls to love the farm. It is no longer a monotony of toil and drudgery alone, but a mingling of pleasure and happy occasions with the toil, giving to the rural and necessarily isolated population of the farm opportunity for social enjoyment and intellectual improvement as well as better knowledge of the care and management of the farm. Now the effect of all this will be to keep the boys and girls at home, content to till the ancestral acres, and it will conduce very largely to the happiness of our people and the real prosperity of the state. The Grange in New Hampshire was never in a more flourishing condition or more potent for good than it is to-day. All questions pertaining to the best interests of the farm are proper subjects for consideration, not only crops and fertilizers, but taxes as well.

Now in all this I have told you nothing new—I have taught you nothing. I have been glad to give my words of sympathy and expressions of interest and regard in my homely fashion.

And now, at the risk of offending the well-known modesty of our venerable president, I would like to express my great admiration and regard for him as a devoted friend of agriculture, and associated with its interests all through his long and useful life.

Mr. Humphrey would not deny that he is no longer young, as time and years go; but he does not seem old. Indeed, each succeeding year he seems younger. I fancy he must have drunk deep of that fabled fountain of perpetual youth. He is the Nestor of New Hampshire farmers, and I hope, and we all hope, he may live to round out a full 100 years of honor and usefulness, happiness and esteem.

The President. — The next thing on our programme is a paper by Professor Lamson of the New Hampshire Experimental Station upon "Bacteria."

BACTERIA.

BY PROF. H. H. LAMSON, MICROSCOPIST, N. H. AGRICULTURAL EXPERIMENT STATION.

Mr. President, Ladies, and Gentlemen: When I was written to in regard to coming and talking before the association on "Bacteria," I wrote the secretary that I had no practical experience with bacteria as they concerned the dairy, but that I would give a general talk on bacteria and some of the opinions of the scientific men in regard to them.

I have not prepared any formal paper but shall try to tell in a simple way some of the facts about these interesting beings. We can hardly pick up a paper but we see some reference to bacteria, bacilli, microbes, micro organism, germs, etc. All of these terms mean the same thing. The term more exactly applied and correctly used is bacteria. That covers the ground of all others.

Bacteria are the smallest living things we have any knowledge of. Being living, they must be either plants or animals. Which are they? For a long time it was undecided. Some men claimed that they were minute animals, and others that they were minute plants; but it is the universal opinion of scientific men to-day that they are really plants; that they belong to the vegetable kingdom.

Bacteria have only been known for about two hundred years. It was not until about the beginning of the last century that the microscope was brought to such a degree of perfection that these minute organisms could be seen. Then the microscope remained in a crude condition for a great many years and it was only in the present century that they became improved so that a man could study bacteria.

The beginning of the study of bacteria may be said to have taken place between 1850 and 1865. The first was the investigation by a French scientist, Cohn. Then came, about 1863, the world-renowned experiments of Pasteur, in connection with fermentation.

In general, these two men brought bacteria forward as a subject of scientific interest and since then, the study of them has increased until at the present day the amount of knowledge we have of them is very large; and yet a great many men who are interested in the study of the subject feel that we are only on the threshold of our knowledge of these interesting beings.

They possess no stem, no leaves, no roots, no branches, no flowers; they consist of a simple body, and if you know the form of a marble, a lead pencil, and a correct square, you know all the forms which the bacteria assume. We have three forms; the spherical, the oblong, and the square. The spherical is the micrococcus. The next form, the rod shaped form, is the bacillus. These forms vary a good deal among themselves in their dimensions, conditions, and their natures. Of these three forms, the first two are the only ones we have to deal with. The appearance of the third form is a comparatively rare occurrence.

The micrococci and the bacilli grow sometimes singly, sometimes together in pairs, and at other times they are united in long strings or chains. Another strong property which these bacteria possess is motion. Under the microscope, we often see them moving rapidly, sometimes straight across the field of the microscope, at other times, irregularly across, and in other cases they only move about in the field. These motions are due to little lashes, sometimes on one end, sometimes on both, and sometimes on the sides, and these swing back and forth and so propel the organism in the liquid.

Bacteria, as a general rule, under the microscope are colorless. The food of the bacteria consists of organic matter, vegetable and animal matter of some kind. Some bacteria can live only in living matter, as in bodies of plants and animals, and those are known as parasitic bacteria. Others, however, grow upon dead matter, and are known as saprophyte bacteria. Vegetables, fruit, and all of those things offer a feeding ground for these little plants. Besides a requisite amount of food they require a condition of moisture such as is found in meat and fruit. Bacteria are very abundant in stagnant water, and all vegetables and organic matter afford food for them.

Some bacteria will grow in the air, and will not grow when deprived of air. On the contrary others will not grow in the air and will only grow when deprived of air, and still others are capable of life in either condition. Another important matter in the growth and development is that of temperature. Very few bacteria make any growth at a freezing temperature. There are a few species which, it is claimed, develop even on cakes of ice, but the vast majority do not begin to grow until the temperature reaches 40°, and the range of temperature is all the way from 40 to 100° and more. Probably the range of temperature most favorable for the development of bacteria, is between 60 and 100°. Those bacteria which are parasitic, that is, which live on living organic matter such as animals, grow only at the temperature of the body which is about 96° F.

There are two methods of reproduction in bacteria. The first is what is known as division. We will start with simply a round spherical bacterium; if the conditions are favorable to growth, it will elongate, still later it elongates still more and we see a stricture near the middle, and the bacterium assumes the form of a dumb-bell.

This stricture becomes narrower until complete and then we have two bacteria, precisely similar to the original one. This process is repeated in each one of these. In the case of the bacillus which is smaller, it becomes elongated and a depression forms in its centre which increases until it completely cuts the bacillus in two, and we have two bacilli from the parent bacillus.

When the conditions of temperature and food are favorable, the multiplication of bacteria is very rapid indeed. It is said that some bacteria will divide in twenty minutes and thus produce two from one, but that is an exceptionally rapid multiplication. But supposing the conditions be so favorable that the bacteria divide once every hour, the number produced at the end of twenty-four hours from a single bacterium, would be 16,177,000, and in forty-eight hours, 281,500,000,000. Those numbers are too large for any adequate comprehension. But the conditions are seldom so favorable for multiplying at this rate.

As I said, these bacteria will not grow at all temperatures. While freezing will not destroy them, it will suspend their development. Few bacteria can sustain, for any length of time, the temperature of boiling water, so one effective means of destroying bacteria is by boiling them or subjecting them to steam heat for a few minutes.

Another form of reproduction is that by spores. A spot appears and this spot grows until it becomes an oval. The bacillus dacays and falls away and we have simply the spore. This spore under favorable conditions of heat and moisture develops a bacillus. These spores are more resistant to a hostile agent than the bacilli themselves. Some of those spores are capable of resisting boiling water or a boiling temperature from ten to fifteen minutes, while bacilli, most of them, perish at 180° F.

Where do we find bacteria? Practically everywhere, because we find everywhere conditions suitable for their growth and development,—organic matter, vegetable or animal matter, moisture and heat. They grow in running water but more especially in stagnant ponds. Spring water is comparatively free from them, while the rivers and brooks contain a considerable number and stagnant bodies of water contain often times large numbers.

These bacteria are so minute that when they become dry they are easily carried about in the air. They become attached to particles of dust or may be carried by themselves alone, and hence we find them throughout the air. They may be carried to fresh material favorable for their growth, where they develop and reproduce their kind.

We find them in the soil, we find them in the human body. Our mouths are perfect hot-beds for the growth of bacteria for there the most favorable conditions are found,—heat, moisture, and organic matter. Fortunately those found in the mouth are harmless. We have had them through our lives and most of us have received no harm from them.

There are a large number of different kinds of bacteria and a large number of different species. It is impossible to discriminate to any extent the different species of bacteria from their form alone. The species are determined by their actions under certain conditions and by the effects that they produce. For the distinction of two species, it requires much time, patience, and knowledge.

How do bacteria interest us? Why should we pay any attention to such infinitely small beings? There are various and very important reasons why we should pay attention to them.

Before going on, I would like to explain the action of bacteria as they feed upon vegetable and animal material. We have good reason for supposing, from the laws of natural philosophy, that all matter, of whatever kind, is made up of little parts so minute that they never have been seen and probably never will be. These little particles are known as molecules. From the laws of chemistry, there is reason to believe that these small particles consist of still smaller particles. To those the chemist gives the name of atoms. We cannot conceive of any smaller condition of matter than the atom. Every substance consists of these little masses of molecules, and each molecule consists of two or more atoms. When the two atoms which compose a molecule are alike, we have what is called a chemical element, such as carbon, iron, and lead. When the atoms composing the molecule are of different kinds, such as sugar, salt, and the various preparations made from iron and lead, and, in fact, all substances except the pure elements, it is called a compound substance.

These atoms in the molecule are bound together by a force that is known as chemical affinity. Certain agents have a property of breaking this affinity and to separate the atoms which form the molecule from each other, and then those atoms are joined with new atoms to form new molecules.

Some of these minute plants have this property of separating the atoms of molecules of substances. It is known that in the manufacture of alcohol there is a germ or yeast of some form, that brings about the process of fermentation, etc. Cider, when when it comes from the press, is sweet, because it contains more or less sugar which is found in the apple, no matter whether the apple is sweet or sour to the taste.

Sugar, like other substances, is composed of molecules which is made up of carbon, hydrogen, and oxygen. To a molecule of sugar, there are twenty-two atoms of carbon, eleven of hydrogen, and twelve of oxygen. The yeast, which causes the fermentation, comes from the air. It may have been in the air at the time the cider is made or after, or on the surface of the apples. Soon after the cider is made, it begins to work; that is, the yeast has begun to grow, and in its growth has begun to break up the molecules of sugar into atoms. These atoms unite again forming two substances of a similar nature.

Now bacteria have this same power to break up molecules that yeast has in these substances in which they grow, releasing the atoms and thus giving the atoms a chance to form new substances. Among those new substances which are produced, we find a large number of poisons; that is, the new molecules which are produced from the atoms separated by the bacteria become violent poisons. They are poisons often to the bacteria themselves, after a certain number of them have been formed and thus check the growth of the bacteria. In the case of the new remedy for consumption, the remedy used was simply a poison produced by the bacilli of tuberculosis. It was claimed that this substance would act as a poison to the bacilli within the body and they would be killed and the disease in this way would be checked; but we all know it has proved a great disappointment; it was not what its authors hoped.

Now in regard to the points of interest of bacteria to us. The species of bacteria may be divided into two classes: Those which produce disease and those which do not produce disease. The bacteria which produce disease, cause those diseases, in many cases, by living in the tissue of the body producing them from these poisons. It was in the study of the diseases produced by bacteria that the foundation of science has been laid, and it is only within a comparatively recent time that attention has been directed to the non-disease producing bacteria.

Tuberculosis, or, as we ordinarily call it, consumption, is caused by the growth in the body, chiefly the lungs but also in the intestines and other parts of the body, of minute rod-shaped bacilli. They grow there and produce poisons which result finally in death. Typhoid-fever is another disease now known to be caused by bacteria which enter the alimentary canal in food or water. They develop in the intestines and there produce these poisons which produce the symptoms of fever. Diphtheria is by some claimed to be caused by these minute organisms. It is certain that bacteria are found in the patches of the throat in nearly all cases of diphtheria.

The results of these diseases come from the poisons which are produced by the bacteria and not from the bacteria themselves, for, if we separate the poison from the bacteria which produce it, the same symptoms can be produced as in the normal disease.

There are some diseases which affect only the human being, and there are others, like tuberculosis, which affect both the brute and the human, and others affect only the brute. Also several diseases of plants have been discovered due to bacteria. One is the pear blight, in which the leaves and trees become black and soon die. That is caused by the growth in the limbs and twigs of minute parasites and known as disease producing bacteria.

The non-disease producing bacteria may be divided into two classes, the harmful bacteria and the useful bacteria.

The most obvious result of the work of the harmful bacteria is what we call decay. If it were not for bacteria there would be comparatively little decay. The oxygen of the air is capable of destroying organic matter by a slow process, but the bacteria make the process rapid and so hasten the removal of dead matter. We know that if we let a piece of meat stand in a room at the ordinary temperature, it soon becomes offensive in odor and putrid. This is caused by certain species of bacteria, which find a chance for their development in the meat and break up the molecules which compose the meat and form substances which produce the orders we are acquainted with. Fruit, you know, if taken from the vine or tree and left exposed to the air, will, in a short time, rot. This is caused by bacteria.

From these facts arises the reason for a large number of household operations. It is at the basis of all canning industries. The canning of meats, vegetables, etc., depends upon the destruction and the subsequent exclusion of the substances from the bacteria. The meat for canning is boiled. That destroys the bacteria which may be on it at the time. Then, while at that boiling temperature, it is sealed up so the air cannot reach it. In that condition it will keep indefinitely. It is not simply because the air does not get to it; it is not the air which causes the decay; it is the bacteria floating in the air.

The reason for our silos is because the corn and other grain cannot be kept in a green condition unless it be excluded to a certain extent from the air. It is impossible, in the silo, to wholly exclude the air containing bacteria, but by packing it tightly, the air space is made as small as possible and the bacteria do not have a chance to come in contact with it and develop, and cause it to spoil. You are familiar with the fact that the top and very often the sides of the silo will decay while the interior is all right. That is simply because the bacteria of the air have got at the surface of it and caused the ensilage to rot.

The existence of bacteria is the cause of the ice industry. Bacteria do not grow at low temperatures, and therefore we place meat and other substances, which we do not wish to decay, in a place where there is a low temperature. Unless they are kept at a freezing temperature, the bacteria will develop but still very slowly. Unless they are kept at a freezing temperature, they cannot be kept indefinitely, but at the ordinary temperature of the refrigerator the growth of the bacteria is checked and the decay of the substances is prevented for a long time.

The reason we dry fruit and meat is because, by depriving it of moisture, we render it unfit for the development of bacteria.

In making preserves, the strong solution of sugar is a hindrance to the development of bacteria. Also in salting pork, the salt both acts as a poison to the bacteria, and also deprives the meat of a portion of its moisture, thus rendering less favorable for the development of bacteria.

A few words in regard to the useful bacteria. The useful bacteria are those which produce, in their growth, useful substances. Of these vinegar is a familiar example. The yeast breaks up the molecules of the sugar in the cider and from the atoms of these molecules alcohol is formed. Then come in the bacteria and attack the molecules of the alcohol, the atoms of which become rearranged into acetic acid, which is known as the acid of vinegar.

The bacteria perform an important work upon our farms, both in the soil and in the manure heap. They cause the change in the manure heap of fermentation and rotting, which render available the fertilizing material which is contained therein.

There have been found in the soil bacteria which have the power of breaking up the molecules of the earth into atoms, which again form substances that furnish nutrition to the crops. It is known that certain crops, especially leguminous plants such as clover and beans, possess to a large extent a fertilizing power, while other plants do not. We find on the roots of those plants little bodies called tubercles, and upon these are little organisms, which, if they are not bacteria, resemble them very closely, and it is supposed that they are the agencies which have the power to obtain food from the air and give it to the plants.

Now a few words in regard to the action of bacteria in the case of dairy products. When the milk comes from the cows, if the cows are in health, it contains no bacteria; it is completely free from them. But as soon as it comes into the air, it meets a host of bacteria which are waiting for it. These bacteria are found upon the cow; they are found in the air of the stable. They find in the milk a very proper substance for their food. They then increase in numbers and as they eat and increase they work, and some of them produce lactic acid which causes the milk to sour; some of them produce a substance or in some way bring about a change by which the cream may be churned into butter; there is still further work tending to reduce the milk to a solid substance so that it may be drawn out in long shreds.

Mr. Gerrish.—Do those which make the churning more easy bring about the change through decomposition or decay?

Prof. Lamson.—It is not thoroughly understood just what change they do bring about, but it must be in the nature of decay or decomposition.

There are other bacteria which produce various colors in the milk, as red milk, blue milk and yellow milk. These colored milks are comparatively rare.

On account of the action of those which produce lactic acid, we can keep milk but a very short time without its becoming sour. There are various bacteria which are capable of producing this lactic acid. They break up the molecules of the milk sugar and the atoms recombine and one of the new products is lactic acid, and this causes the casein of the milk to curdle and we have sour milk.

The number of bacteria found in milk is quite large. As many as twenty different species have been found in ordinary milk. To study the process taking place when so large a number are found in milk, is very complicated, and it is very difficult to do and to find out what changes are due to each one. Certain bacteria will grow at the expense of other bacteria, and so we have a struggle between the large number of species for the precedence.

In regard to the practical importance of bacteria in dairying, it can be viewed from three different standpoints,—from the point of the man who sells his milk; from the point of the butter-maker; and from the point of the cheese-maker.

The man who wishes to sell his milk desires to keep it from souring as long as possible. When the milk comes from the cow, it is of the temperature of the cow's body, about ninety-six degrees, more or less—I don't remember exactly the temperature of the cow—it is in that condition most favorable for the development of bacteria, and during the short time it remains at that temperature the bacteria, which fall into it from the air, will develop very rapidly and the milk will sour in a comparatively short time. Therefore to prevent the milk from souring, logic and our knowledge of bacteria tell us that the milk to be sold should be cooled as quickly as possible after drawn from the cow, so that the few bacteria which have immediately fallen into it, may be restrained from developing. As long as it is kept at a low temperature, they will not develop and the milk will keep sweet a comparatively long time.

It would be interesting to read a few paragraphs in regard to the developement of bacteria in milk. The chief work done in studying the bacteria in milk has been done by Professor Conn of the Connecticut Experiment station, and the department of agriculture has issued his report.

In regard to the relation of the bacteria to the butter-maker. With this large variety of bacteria in the milk to start with, as I have said, there comes a struggle between the different species for the occupancy of the milk, and in almost all cases the one that is uppermost is the one which produces the lactic acid and causes the milk to sour. This is a desirable result. It is what is the purpose, largely, of butter-makers. The cream, after it is removed from the milk, is placed at a temperature higher than the ordinary temperature, so that the bacteria may develop and that the cream may become sour or ripen, as it is called. In this condition it churns more readily and a larger amount of fat can be gathered from the milk, and it is claimed that the butter possesses a better flavor or aroma. The aroma of the butter is, without doubt, due in this case to one of these compounds formed by the growth of bacteria. Just what compound produces this aroma has not been determined. We have the fact, however, that these compounds are produced, and it is the aim of the butter-maker that this particular bacteria which produces this substance should have every encouragement to develop instead of those which are undesirable. So the butter-maker places his cream at a certain temperature which he has found by experience to be the most favorable for the production of it.

Now, if it were possible to determine the particular kind of bacteria which should be in the cream or milk, it would be possible to control, to a certain extent, the making of butter and a uniform quality might be made. But, up to the present time, it is impossible to do so. In fact the ordinary dairyman can know nothing whatever of the character of the bacteria in his milk until he sees the result, and then he knows the results have been produced, but just what bacteria are produced he does not know.

A Swedish bacteriologist made a study of the bacteria found in ripening cream and found a certain organism which he thought produced the aroma of butter. He makes from this what we call the butter culture. This culture which contains but one form of bacteria that is supposed to be the species desired, is added to the milk or cream from which it is desired to make the butter, and thus is added a large number of this species to the cream, where ordinarily we would have only a few at the start. These increase rapidly and exert their proper influence. As to the actually working of it, I am informed that it has been used a very little in this country.

REPORT OF THE EXPERT JUDGE.

BY E. A. HARRIS, BOSTON, MASS.

On the ninth day of July, I received a telegram from the World's Fair signed by one E. M. Shaw, of whom I had never heard and had never seen, requesting me to be in Chicago at a certain date. I thought at first that I would not go. I had not been in favor of Chicago as being the location for the World's Fair, and I supposed that I was to get into a place where the people were all sharks. My partner, however, thought I had better go, and I went, and I am very glad I did go ; one reason is because I made so many acquaintances.

I want to speak a word in regard to the enthusiasm of the New Hampshire people who represented you there. I said to a man from Iowa that the New Hampshire men wanted to get the earth, and he said, "Yes, and the fullness thereof."

Mr. Shaw and Mr. Baker used as much effort and were as earnest and zealous so that New Hampshire should have all that belonged to her, as though they owned the whole business and the profits were going into their pockets.

(Applause.)

AWARDS.

There were one hundred samples of butter and six of cheese.

The highest score was	97
" lowest " "	85½
" average " "	92.7

DAIRY TUB.

Thoroughbred—1st tub to A. H Colby, Tilton; score	93
Mixed herd—1st tub to E. C. Goodell, No. Sanbornton, score	93
“ “ 2d tub to J. W. Nye, Keene, score	92½
“ “ 3d “ Algerno & Cree, Colebrook, score	91½

DAIRY PRINT.

1st to R. T. Gould, Contoocook, score	96
2d “ J. A. Woodward, Keene, “	95½
3d “ Daniel Wilder, Surry, “	95

SEPARATOR CREAMERY.

1st to Cornish creamery, score	97
2d “ Baker's River “ “	96
3d “ Orford “ “	95½

Divided with Hanover creamery.

GATHERED CREAMERY.

1st to C. G. Britton, Keene, score	95½
2d “ Contoocook Valley Creamery, Henniker, score	93½
3d “ Claremont “ “	93

CREAMERY PRINTS.

1st to Hillside, Cornish, score	96
2d “ Guernsey Dairy, Contoocook, “	95
3d “ Westmoreland Creamery, “	94¾

SWEEPSTAKES.

Cornish Creamery, score	97

GRANULAR.

1st to C. G. Britton, Keene.
2d “ Winchester.
3d “ H. C. Smith, Holderness.

CHEESE.

1st to T. S. Pulsifer, Plymouth.
2d " H. C. Smith, Holderness.
3d " D. B. Pulsifer, Plymouth.

One hundred dollars was offered in prizes as above.

I am sure you have made a very creditable exhibition of butter. I recall the first time I came into this state to attend a meeting at Plymouth. The butter exhibit at that time was very much inferior in quality to that I find here. Rapid strides have been made in the process of making better butter every year, and I am glad to see that New Hampshire is now in the front rank.

I remember eight or ten years ago my good friend Governor Goodell came to me in regard to receiving some New Hampshire butter, and I had not a very favorable impression of it at that time, but I am glad to say that to-day we sell a good deal of New Hampshire butter and it gives eminent satisfaction.

GOVERNOR HOARD.—I would like to ask you why we give prizes and exhibit granular butter?

MR. HARRIS.—I will give it up. I was unable to act as judge on granular butter, because I was not familiar with it.

MR. GABRIELSON.—I would like to say a word about granular butter. I doubt whether all butter makers know that the process of granular butter marks an era which gives us the improvement in butter that has taken place in the last few years.

Until the idea of stopping the churn to produce granular butter was hit upon, we did not make the fine butter that we do to-day. For that reason, it is well enough to show granular butter at these exhibits for the purpose of enlightening the people as to this thing. I remember that in Chicago hardly one person in a thousand knew what this granular butter was. One called it cheese, one this thing and another that.

GOVERNOR HOARD.—I like to have all these premiums have an educational effect, and I would like to have them also indicate skill and discrimination. Now it requires no great skill to make granulated butter. Anybody can do it and do it very easy.

Now why do we offer premiums upon that which evidences no particular skill? There is no judgment of flavor in it; there is no judgment of grain in it; and there is no judgment in it so far as the granules are concerned. I have long had this idea on my mind. While it is well enough to exhibit as an object lesson and as a milestone along the road of more perfect butter, still I doubt very much whether it is legitimate to offer prizes.

MR. BAKER.—Pardon me for taking up your time for two or three minutes, but I would like to answer my esteemed friend, Governor Hoard, in regard to this subject.

In the first place he says that any one can make granulated butter. I made the first granulated butter that I ever made twelve years ago, and I have been trying ever since that, and have not succeeded in making it perfect, and I have never seen any man that could.

What is the object of making granulated butter? Is it simply to wash out all the butter-milk? It might be, if we all wanted butter without salt in it, but there are very few people who do not like some salt, and in order to have the salt throughly diffused through the butter, it is important that the granules be as even as possible, and I may say as small as possible.

The object of exhibiting it is, in the first place, as an educational exhibit. Can we get those who are our best butter makers to take the pains that is necessary, as I know from experience, in order to get a very even sample, unless we give premiums? I have had to work two hours and a half and three hours with the churn way down in order to get these nice even granules we all like to see. Will anybody take the trouble to do that, and bring the butter to us, unless there is some compensation for it?

GOVERNOR HOARD.—I asked the question in order to bring out the reasons which govern you in the exhibition of granular butter.

I have made a great many thousand samples of granular butter, and I have never worked two hours to do it, and I would feel suspicious that something was wrong, if I was obliged to.

I do believe in various things that we pay a premium on. For instance, take Mr. Harris's standard of skill by which he judges butter. Every one of those things that go to make up that standard, has a very pertinent and practical bearing on the man who made the butter. Flavor, for instance—when a man finds the flavor of his butter scoring high, it leads him to pay more attention to it, and when it scores low, he will think he will do better next time. The grain and texture is the same, color the same, and all those are intensely practical, and I think ought to have a premium; but that there is any particular practical skill in the manufacture of granular butter, I have some doubt. I see the force of Mr. Baker's idea as a matter of education.

REPORT OF SUPERINTENDENT OF DAIRY EXHIBIT AT THE WORLD'S COLUMBIAN EXPOSITION.

BY W. D. BAKER, QUINCY.

Mr. President, Ladies and Gentlemen.—At the last annual meeting of the Dairymen's Association, a letter was read from the executive commissioner of the New Hampshire Board of World's Fair managers, urging the importance of the dairy interests of the state being suitably represented at the World's Fair, and also urging the Dairymen's Association to see that measures were taken to that effect, promising the assistance of the Board as far as possible to secure the consummation of the desired result, namely a suitable exhibit of the dairy products of the state.

The matter was discussed, and it was the unanimous opinion that the exhibit which we then had at the meeting (which consisted of over one hundred entries of both creameries and private dairies), was reported by the expert judge to be of such superior excellence (he pronouncing it the largest and finest exhibit he had seen in New England that season), that the Dairymen's Association ought to do all in its power to secure such an exhibit being made, and with the understanding that the commissioner would provide for the necessary expense of making the exhibit. It was voted that the sense of the association was unanimously in favor of so doing, and the president was instructed to appoint a committee of three to make all necessary arrangements, and see that such an exhibit was made as would redound to the credit of this most important branch of the agricultural interests of the of the state.

Upon consultation with the commissioner, however, the president found that there were no funds available at that time to warrant the association in going ahead, and that all depended upon the passage of the bill then in the house, whereby an additional appropriation of $25,000 was asked for, $5,000 of which was asked for to defray the expenses of suitably observing "New Hampshire's Day", and sending her chief executive and other representative men to assist in the ceremonies, and $5,000 more for an agricultural exhibit. If the bill passed, there would be enough to make the agricultural exhibit, including that of the dairy and maple sugar and syrup, and so the president delayed appointing the committee as long as he dared to, in hopes of not being obliged to act upon an uncertainty.

At last, tired of waiting, and fearing that if delayed longer it would be impossible to secure the exhibit in season, the president appointed as such a committee, W. D. Baker, of Quincy; J. L. Gerrish, of Contoocook; and G. W. Stanley, of Drewsville, and requested us to meet the executive commissioner and himself at the office of the secretary of the board of agriculture at Concord.

This meeting was held, and I was selected to superintend the collection, transportation, and exhibition of the dairy products, and, as I had been in charge of our state dairy exhibits for some six years, and felt the importance of the proposed exhibit to our state, I accepted the task, and made an appointment with the commissioner to meet, and make the necessary arrangements.

In the meantime I interviewed some of the leading members of the legislative committee to learn just what shape the bill was in, and found that while in determining the amount necessary to make the exhibits, a schedule had been prepared by the commissioners showing the estimated amount required for each department, yet the bill as presented was an omnibus bill except so far as the $5,000 for New Hampshire's day was concerned. I suggested that the bill be amended so as to make the $5,000 for an agricultural exhibit specific also and this was agreed to; but later I was informed that if any amendments were offered it might result in defeating the bill altogether by smothering it with amendments and I therefore reluctantly withdrew my request and the bill was not so amended.

I say, reluctantly, for I feared that as no *farmer* was a member of the board of managers, if no provisions were made whereby a certain part of the appropriation was set apart for the special purpose of making an agricultural exhibit, our chances of getting the amount asked for would be very problematical to say the least. The result showed how well grounded were my fears, for after the bill had passed and I asked the commissioner to appropriate a certain part of the $5,000 for the dairy exhibit, I was informed that this could not be done, but that if we would go ahead and make the exhibit they, the commissioners, would pay such bills for the attendant expenses as they approved.

I at once reported this to President Connor and protested against this course most emphatically, but without avail and we finally agreed to go ahead (as I had already made arrangements with a number of creameries and dairies to exhibit) and pay the bills, trusting to the commissioners to reimburse us. This when you remember that every bill had to be prepaid was quite an undertaking.

I need not weary you with a recital of the many difficulties which had to be overcome as their name was legion, but it is sufficient to say that the 31st of May, the first exhibit was started from Concord in a special refrigerator car which was handsomely decorated so as to advertise in the most attractive manner Vermont and New Hampshire dairy products.

From Concord the car went to Windsor, Vt., and the exhibits from southern Vermont and New Hampshire were loaded; then to St. Albans, Vt., where it was completed (having stopped en route at White River Junction and West Randolph for additional Vermont supplies), and then the long journey of over a thousand miles began. Upon arriving at Chicago, we found everything in the Dairy building where the exhibit was to be held in a state of chaos, no refrigerator or worse than none, the cases for exhibit not complete, and red tape so plentiful that getting anything done was almost an impossibility.

To make things more interesting only one day remained in which to make the entries and get the butter for exhibit ready for the judges and our car had not arrived. I knew the route over which our car would have to go, however, and so took the first train back to hunt it up, as I could get no trace of it by telegraph, and was fortunate enough to find it side-tracked at Harvey, Ill., the waybill having been lost and car detained in consequence. I telegraphed to the general manager of the road, however, procured immediate orders for the car to be sent forward by first train, and our first exhibit was safely within the grounds. This exhibit consisted of forty-eight entries embracing all five of the classes of creamery and dairy products and especially represented one of the features of New Hampshire's product—print butter—there being twenty-four out of the forty-eight exhibits of this character.

The agreement was that the butter should be scored by three judges: one from the east, one from the west, and one from Canada, in any exhibit in which her butter was entered, otherwise one from the central section of the United States. But in this exhibit, the judge from New York for some reason which it is not for me to say, did not appear and it was judged by Mr. Mansfield of Wisconsin and Mr. Pierce of Canada.

There were in this exhibit about one thousand entries and it was the finest exhibit of butter ever seen in this country, and to the surprise of almost everyone New Hampshire and Vermont met the dairymen of the West on their own ground and came off first best, both states having exhibits which scored 100, Vermont having the highest average in classes 1 and 2, dairy, while New Hampshire had the highest average in class 3, prints, classes 4 and 5, creameries, and the highest general average of all exhibits, 96.87. (See tables of individual scoring.)

The judges decided that butter must score ninety-seven points, or over, to be awarded a prize in this exhibit and accordingly twenty-nine out of the forty-eight, or about 60 per cent. of New Hampshire's exhibits, were awarded premiums in the first exhibit! This showing placed New Hampshire at the head for the first exhibit.

Our success had been so remarkable at the June exhibit that I was informed by the commissioners that we must make the

July exhibit at all hazards and although I had only made arrangements for the June and October exhibits, yet I agreed to try and do so and took the first train for New Hampshire, reaching there with less than one week to get up a second exhibit. On my arrival I found the following telegram awaiting me :

"No butter exhibit in July.

E. M. SHAW, *Ex. Com.*"

I sent the telegram at once to Brother Bachelder, chairman of the agricultural committee, and asked for instructions. He at once wired me to go ahead and get up the best exhibit I possibly could regardless of expense and the Dairymen's Association would back me. I had only four days in which to do this, but I took the first train and by travelling day and night by train, stage, and private conveyance, I was enabled to leave on time with thirty-three entries, Vermont sending, I believe, twenty-two. Again we took the front rank, Vermont having the highest individual score (99½), while New Hampshire was tied with Iowa for the highest creamery score (99), and had the highest average for creamery exhibits, the highest average in class 3, prints, and the highest score in creamery prints. The scores are as follows, the average being 95.46.

For July scores, see tables.

In this exhibit the dead line was drawn at ninety-six, for class 4 ; ninety-five for class 5 ; and ninety-four for classes 1, 2, and 3. Twenty-two out of the thirty-three, or 66⅔ per cent. of our exhibits, received the awards.

The third exhibit was to be made in September and I had written to all the previous exhibitors and some others asking them to furnish butter for this and the following exhibit in October when the news came that the Commonwealth Bank had failed and that as a number of thousand dollars of the money appropriated by the state was locked up in the bank, it was very generally believed that there would be no more dairy exhibits. The following is a sample of what the press was saying :

CONCORD, N. H., Aug. 22. A report having been very generally circulated to the effect that it would be doubtful if New Hampshire would be able, on account of lack of funds, to carry out her remaining dairy exhibits at the Columbian Exposition, your correspondent sought an interview with Hon. Moses Humphrey of Concord, president of the State Board of Agriculture, who said:

"I assure you that the two remaining dairy exhibits for Chicago from New Hampshire will not be abandoned, but we shall be forced to the humiliating resort of going through the state and begging money for this object. In the two displays already made New Hampshire took prizes, and it would be a great triumph for the dairy people of this state if they could be equally fortunate in securing awards at future trials, as, I think, they will be.—*Boston Journal.*

The Dairymen's Association, however, voted at a special meeting held at Penacook park that the remaining exhibits must be made and as I had not then been reimbursed for the expenses of the July exhibit, the association decided to advance two hundred dollars to me upon my individual receipt to help make the next exhibit, hoping that by that time the commissioners would find some means to make provision for the expenses before the October exhibit, and accordingly August 31, the third exhibit was started. In this exhibit as in the preceding ones, Vermont and New Hampshire were successful.

There were thirty-seven exhibits from New Hampshire and thirty from Vermont, and the highest individual score went to Vermont for the second time, while New Hampshire was again tied, (this time with Wisconsin,) for the highest individual creamery score, but had the highest average in classes 3, 4, and 5; Nebraska having the highest general average, 94.1, while New Hampshire had 94, but Nebraska's exhibit consisted of only twenty-two entries, and all of those creamery, while New Hampshire's creamery exhibit was twenty-four entries, which averaged 95.67.

In this exhibit twenty-five out of thirty-seven received awards, or about 67 per cent.

The commissioners having paid the expenses of the July exhibit in September the October exhibit was started September 30 and consisted of thirty-five entries, and was the finest exhibit sent from this or any other state. Vermont sent twenty-two exhibits this time and again Moulton Bros. had the highest individual score, while New Hampshire had the highest general average, the highest average in classes 3 and 4, and the highest score for creamery prints. The average score for the thirty-five exhibits was 94.70, Connecticut coming next with 93.98 for twenty-seven exhibits.

In this exhibit the "dead line" was the same as for September: 95 for class 4, 94 for class 5, and 93 for classes 1, 2, and 3, and New Hampshire had twenty-six out of the thirty-five entries that were awarded prizes, or 74 per cent. of the entire October exhibit. Of these thirty-five entries sixteen were prints and the average score of these sixteen was 95.4 and every one was awarded a prize!

This makes a total of 153 entries for the whole exhibit and 102 of these were awarded prizes and the general average of the 153 exhibits was 95.36. The clerk in charge of the department of dairy scores informed me that this was the highest of any state or country exhibiting.

Of the 153 entries 60 were from private dairies and 93 from creameries, and as was the case in every exhibit except June the creamery was much better than the dairy; one reason being that the creameries exhibited 55 pound tubs while the dairies had only 10, or even less, and as the butter was from 12 to 15 days old before it was scored the large packages had the advantage.

I have prepared with the greatest care a series of tables giving complete statistics of the scores of every entry in each class at each of the four exhibits, the average score of the exhibitors for the whole time, the average for each class for each month, the general average of each class for the four months, the general average of each exhibit for each month, the general average of the whole exhibit, the number of exhibits in each class at each exhibit and the total for the four exhibits and the number of prizes won at each exhibit.

In conclusion I wish to express my heartfelt thanks to the creameries and private dairymen who so loyally supported me in my efforts to make the best possible exhibit of our dairy products, for without their hearty coöperation of course this splendid result could not have been attained. But I want to say that we must not be satisfied to rest on our oars, for unless we keep on the move the procession will pass by us. The possibilities of some of the western states in the dairy line are becoming more and more apparent and in no instance in the dairy exhibit was there a single state which exhibited which did not have among its entries as fine samples of butter as can be made in the world. New England and especially New Hampshire have many natural advantages but it will not do to depend entirely upon these but we must, as a dairy state, keep pace with the times and to do this we must avail ourselves of every known method of educating our producers and creamery men in all the most modern improvements known.

Other states have already realized the necessity of this, and are supporting dairy schools, and holding institutes, and most of them, believing that what is every one's business, is no one's, have a dairy commissioner to attend to the numerous and varied demands of an industry of such importance as this. The following, which was cut from the news columns of one of our leading papers which depends very largely upon the farmers for its support, shows that this appointment cannot be made too soon.

Swift's Jersey Butterine was awarded both medal and diploma at the World's Fair for its purity and excellence. This same brand can be obtained of Swift & Company, corner West Franklin and Cedar Streets.

JUNE EXHIBIT.

TUBS.

White Mountain Creamery, Littleton, Class 5 ; score, .95.

North Haverhill Creamery, North Haverhill, Class 4 ; score, .96.

Lyman Creamery, Lyman, Class 4 ; score, .96.

Haverhill Creamery, Haverhill, Class 4 ; score, .97.

Cornish Creamery, Cornish Flat, Class 4 ; score, .99.

Hillside Creamery, Cornish, Class 4 ; score, .99.

C. H. Waterhouse Creamery, P. O., Windsor, Vermont, Class 4 ; score, .99.

Claremont Creamery, Claremont, Class 5 ; score, .98.

Baker's River Creamery, West Rumney, Class 4 ; score, 100.

Guernsey Dairy Creamery, Contoocook, Class 4; score, .97.

Contoocook Valley Creamery, Henniker, Class 5; score, .99.

Lyme Creamery, Lyme, Class 4; score, .94.

Lebanon Creamery, Lebanon, Class 4; score, .98.

New Hampshire Experiment Station, Durham, Class 1; score, .95.

New Hampshire Experiment Station, Durham, Jerseys, Class 2; score, .93.

New Hampshire Experiment Station, Durham, Ayrshires, Class 2; score, .92.

New Hampshire Experiment Station, Durham, Short-Horns, Class 2; score, .93.

Joseph Barnard, Hopkinton, Guernseys, Class 2; score, .99.

Henry C. Smith, Holderness, Class 1; score, .97.

Monadnock Farms, Monadnock, Class 1; score, .97.

G. B. Matthews, Franklin, Class 1; score, .97.

Albert Corbett, Colebrook, Class 1; score, .94.

Mrs. J. W. Farr, Littleton, Class 1; score, .94.

Z. E. Foster, Langdon, Class 1; score, .91.

C. G. Marshall, Langdon, Class 1; score, .94.

PRINTS.

North Haverhill Creamery, North Haverhill, Class 3; score, .97.

Lyman Creamery, Lyman, Class 3; score, .97.

Hillside Creamery, Cornish, Class 3; score, .98.

Claremont Creamery, Claremont, Class 3; score, .96.

Guernsey Dairy Creamery, Contoocook, Class 3; score, .97.

Contoocook Valley Creamery, Henniker, Class 3; score, 100.

Lyme Creamery, Lyme, Class 3; score, .98.

New Hampshire Experiment Station, Durham, Class 3; score, .97.

W. D. Baker, Quincy, Class 3; score, .97.

Joseph Barnard, Hopkinton, Class 3; score, .98.

J. M. Connor, Hopkinton, Class 3; score, .99.

H. C. Smith, Holderness, Class 3; score, .95.

Monadnock Farms, Monadnock, Class 3; score, .95.

J. P. Wallace, Monadnock, Class 3; score, .95.

G. B. Matthews, Franklin, Class 3 ; score, .99.

F. F. Blake, Plymouth, Class 3 ; score, .94.

R. T. Gould, Hopkinton, Class 3 ; score, .98.

Albert Corbett, Colebrook, Class 3 ; score, .96.

G. W. Stanley, Langdon, Class 3 ; score, .98.

Mrs. J. W. Farr, Littleton, Class 3 ; score, .99.

John W. Nye, Keene, Class 3 ; score, .99.

John W. Nye, Keene, (Sweet Cream), Class 3 ; score, .98.

H. A. Clark, South Acworth, Class 3 ; score, .96.

JULY EXHIBIT.

TUBS.

North Haverhill Creamery, North Haverhill, Class 4 ; score, .98½.

Haverhill Creamery, Haverhill, Class 4 ; score, .94.

East Haverhill Creamery, East Haverhill, Class 4 ; score, .97.

West Lebanon Creamery, West Lebanon, Class 4 ; score, .93.

Short Falls Creamery, Short Falls, Class 4 ; score, .97½.

D. Whiting & Sons Creamery, Wilton, Class 4 ; score, .97½.

Hillside Creamery, Cornish, Class 4 ; score, .95.

Peterborough Creamery, Peterborough, Class 5 ; score, .98.

Cornish Creamery, Cornish Flat, Class 4 ; score, .98.

Claremont Creamery, Claremont, Class 5 ; score, .98.

Lyman Creamery, Lyman, Class 4 ; score, .97.

Lisbon Creamery, Lisbon, Class 4 ; score, .98.

Monadnock Farms, Monadnock, Class 2 ; score, .93.

A. B. Locke, Barrington, Class 1 ; score, .93.

C. H. Waterhouse Creamery, Cornish, (P. O., Windsor, Vermont) Class 4 ; score, .99.

PRINTS.

North Haverhill Creamery, North Haverhill, Class 3 ; score, .98½.

East Haverhill Creamery, East Haverhill, Class 3 ; score, .97.

West Lebanon Creamery, West Lebanon, Class 3 ; score, .92.

Short Falls Creamery, Short Falls, Class 3 ; score, .93.

D. Whiting & Sons Creamery, Wilton, Class 3 ; score, .95.

Guernsey Dairy Creamery, Contoocook, Class 3 ; score, 97.

Hillside Creamery, Cornish, Class 3 ; score, .95.

C. H. Waterhouse Creamery, P. O., Windsor, Vermont, Class 3 ; score, .97.

Peterborough Creamery, Peterborough, Class 3 ; score, .97.

Claremont Creamery, Claremont, Class 3 ; score, .97.

Lyman Creamery, Lyman, Class 3 ; score, .95.

White Mountain Creamery, Littleton, Class 3 ; score, .92.

R. T. Gould, Hopkinton, Class 3 ; score, .97.

J. M. Connor, Hopkinton, Class 3 ; score, .93.

Mrs. C. W. Emery, Canterbury, Class 3 ; score, .95.

Monadnock Farms, Monadnock, Class 3 ; score, .93.

John Barnard, Hopkinton, Class 3 ; score, .94.

SEPTEMBER EXHIBIT.

TUBS.

Orford Creamery, Orford, Class 4 ; score, .98.

Hillside Creamery, Cornish, Class 4 ; score, 97.

Lyman Creamery, Lyman, Class 4 ; score, .97.

C. H. Waterhouse, Cornish, Class 4 ; score, .97.

D. Whiting & Sons, Wilton, Class 4 ; score, .96½.

Lyme Creamery, Lyme, Class 4 ; score, .96½.

Bath Creamery, Bath, Class 4 ; score, .96½.

Cornish Creamery, Cornish Flat, Class 4 ; score, .96.

C. H. Waterhouse, Cornish, Class 4 ; score, .96.

Claremont Creamery, Claremont, Class 5 ; score, .95½.

Haverhill Creamery, Haverhill, Class 4 ; score, .95.

East Haverhill Creamery, East Haverhill, Class 4 ; score, .94½.

North Haverhill Creamery, North Haverhill, Class 4 ; score, .94½.

Baker's River Creamery, West Rumney, Class 4 ; score, .94.

Mrs. J. W. Farr, Littleton, Class 1 ; score, .93.

Mrs. C. W. Emery, Canterbury, Class 1 ; score, .87.

Whitefield Creamery, Whitefield, Class 4 ; score, .86.

PRINTS.

R. T. Gould, Contoocook, Class 3 ; score, .97.

C. H. Waterhouse, Cornish, Class 3 ; score, .96½.

Hillside Creamery, Cornish, Class 3; score, .96⅕.

Claremont Creamery, Claremont, Class 3; score, .96.

Lyman Creamery, Lyman, Class 3; score, .93½.

Guernsey Dairy Creamery, Contoocook, Class 3; score, .93⅕.

Bath Creamery, Bath, Class 3; score, .94.

Albert Corbett, Colebrook, Class 3; score, .94.

D. Whiting & Sons, Wilton, Class 3; score, .93.

John W. Nye, Keene, Class 3; score, .93½.

North Haverhill Creamery, North Haverhill, Class 3; score, .93.

J. M. Connor, Hopkinton, Class 3; score, .93.

John W. Nye, Keene, Class 3; score, .93.

G. B. Matthews, Franklin, Class 3; score, .92½.

Mrs. J. W. Farr, Littleton, Class 3; score, .92½.

Mrs. C. W. Emery, Canterbury, Class 3; score, .92½.

J. G. Tallant, East Concord, Class 3; score, .92.

Joseph Barnard, Hopkinton, Class 3; score, .91.

Baker's River Creamery, West Rumney, Class 3; score, .91.

Mrs. H. Tallant, East Concord, Class 3; score, .89.

OCTOBER EXHIBIT.

TUBS.

West Lebanon Creamery, West Lebanon Creamery, Class 4; score, .97.

Lyme Creamery, Lyme, Class 4; score, .97.

Orford Creamery, Orford, Class 4; score, .95½.

Lyman Creamery, Lyman, Class 4; score, .96.

C. H. Waterhouse Creamery, Cornish, Class 4; score, .95½.

Cornish Creamery, Cornish Flat, Class 4; score, .95½.

Peterborough Creamery, Peterborough, Class 5; score, .95.

North Haverhill Creamery, North Haverhill, Class 4; score, .95.

R. T. Gould, Dairy, Contoocook, Class 1; score, .95.

Joseph Barnard, Dairy, Hopkinton, Class 2; score, .95.

Colebrook Creamery, Colebrook, Class 4; score, .94½.

Lebanon Creamery, Lebanon, Class 4; score, .94½.

Baker's River Creamery, West Rumney, Class 4; score, .93½.

Claremont Creamery, Claremont, Class 5; score, .93.
Haverhill Creamery, Haverhill, Class 4; score, .92½.
Hillside Creamery, Cornish, Class 4; score, .92½.
H. C. Smith, Dairy, Holderness, Class 1; score, .90½.
Albert Corbett, Dairy, Colebrook, Class 1; score, .90½.
D. Whiting & Sons, Creamery, Wilton, Class 4; score, .90.

PRINTS.

C. E. Henry, Peterborough, Class 3; score, .97.
Peterborough Creamery, Peterborough, Class 3; score, .97.
North Haverhill Creamery, North Haverhill, Class 3; score, .96½.
R. T. Gould, Dairy, Hopkinton, Class 3; score, .96½.
Lyman Creamery, Lyman, Class 3; score, .96.
Orford Creamery, Orford, Class 3; score, .96.
C. H. Waterhouse, Dairy, Cornish, Class 3; score, .96.
Hillside Creamery, Cornish, Class 3; score, .96.
Claremont Creamery, Claremont, Class 3; score, .95½.
Monadnock Farms, Dairy, Class 3; score, .95½.
Albert Corbett, Dairy, Colebrook, Class 3; score, .95½.
Baker's River Creamery, West Rumney, Class 3; score, .95.
G. B. Matthews, Franklin, Class 3; score, .94.
J. M. Connor, Hopkinton, Class 3; score, .93½.
Guernsey Dairy, Contoocook, Class 3; score, .93.
Pinnacle Farm, Walpole, Class 3; score, .93.

TABLE No. 1.

	Class.	June.	July.	Sept.	Oct.	Total.
Number of exhibits	1	8	1	2	3	14
" "	2	4	1	....	1	6
" "	3	23	18	20	16	77
" "	4	10	11	13	13	47
" "	5	3	2	2	2	9
Totals	......	48	33	37	35	153

TABLE No. 2.

	Class.	June.	July.	Sept.	Oct.	Average for class.
Average score	1	95¼	82	90	92	90
" "	2	94¼	92	....	95	94
" "	3	97.2	95.3	93½	95.4	95.5
" "	4	97.8	96.7	95.3	94.6	95.96
" "	5	97.3	98	95¾	94	96.3
General average.	......	96.77	95.46	94	94.7	95.36

TABLE No. 3.

	Class.	June.	July.	Sept.	Oct.	Total.
Highest score	1	99	82	93	95	92¼
Lowest score	1	91	82	87	90½	87.6
Highest score	2	99	92	None.	95	95⅓
Lowest score	2	92	92	None.	95	93
Highest score.—Creamery	3	100	98½	96½	97	98
Lowest score "	3	96	92	91	93	93
Highest score.—Dairy	3	99	97	97	97	97½
Lowest score "	3	95	93	89	93	92½
Highest score	4	100	99	98	97	98½
Lowest score	4	94	93	86	90	90¾
Highest score	5	99	98	96	95	97
Lowest score	5	95	98	95½	93	96¼

TABLE No. 4.

	June.	July.	September.	October.
New Hampshire.—48 ex	96.77	95.46	94.00	94.70
Connecticut	No exhibit.	....	No exhibit.	93.98
Pennsylvania.—2 ex	96.50	7 ex. 92.64	11 ex. 93.90	4 ex. 93.95
Indiana	....	....	90.75	93.50
Vermont.—21 ex	96.65	....	92.4	93.37
Wisconsin	95.89	....	93.61	93.18
Minnesota	....	....	92.41	93.10
Kansas	....	....	....	93.05
Illinois	....	....	93.00	92.62
Iowa	96.40	....	92.00	92.03
New York	....	....	90.00	91.98
Canada	....	....	No exhibit.	89.00
Nebraska	....	....	94.10	92.96

THE PRESIDENT.—We listened this morning with a good deal of interest to the remarks of Mr. Whittaker, who has in charge the execution of the dairy laws in Massachusetts, and he explained to us the efforts that are being made in that state to suppress spurious butter. While there is a great deal more necessity for these efforts in Massachusetts, owing to its large cities, than there is in New Hampshire, there may be an inquiry as to what New Hampshire has done in the line of preventing the sale of these fraudulent articles.

I have been aware that we have a person in this state who has been close on the heels of these law breakers, but I would like, for your information, to have a brief statement as to the law.

MR. BACHELDER.—Mr. President, Ladies and Gentlemen: I probably was as much interested as any one this forenoon in the remarks of Mr. Whittaker, because I am deeply interested in the same work in New Hampshire, and I recognize the fact that if they are successful in controlling this thing, it will be comparatively easy to control it in New Hampshire.

In 1883, New Hampshire passed a law which has become somewhat famous throughout the country. It is known as the pink butter law or the "oleo" law. I understand that this law did not meet with very much opposition when on its passage, because it struck the members as so ridiculous that it would not be effective, and they boasted that it was so unconstitutional as to drive us out of court.

In 1887 the board of agriculture came across this statute. Upon investigation we found that there were twenty-seven places in this state, where oleo or butterine was sold with no regard to the state law. The state board of agriculture sent a circular to each of these dealers giving a full statement of the law, and stating that the state board of agriculture would require the enforcement of the law.

About one-half of the dealers retired from the business, and returned their goods to head-quarters. The other half thought that the board of agriculture meant nothing, that they were simply trying to make a noise, and continued to sell. But they have since found out that the board of agriculture, the Dairymen's Association, and the Grange mean all they say in regard to these matters which affect the farmers' interests.

The board took immediate steps to prosecute these dealers that were violating the law. It was not an easy matter, because they had notice that we were about to take such a step. The result of our efforts was that two prosecutions were brought in Manchester and two in Nashua, and the violators were brought before the court.

Those of you who have had any experience in this legal business are aware that there is often a series of annoying delays in getting any business through the courts. We finally succeeded in bringing the case to a trial in Manchester. The parties whom we prosecuted, not only had the best legal talent in New Hampshire, but had able counsel from Massachusetts. Their argument was that the law was unconstitutional. It was impossible to color pink, and therefore it was prohibitory and unconstitutional. They had samples of oleo or butterine there, which they had tried in all sorts of ways to color pink, and it did not come out pink. They tried to color it pink after they had colored it yellow. But we took a sample from the manufacturer, before it was colored at all, when it was almost colorless, and we were able to obtain a perfect pink color.

The result was that the jury was out but a few moments, and brought in a verdict of guilty, and the lawyers went back to Boston. The oleo folks quit the business for a while, and there was not a dealer in New Hampshire that sold oleo contrary to the law. But about two years ago, we found it sold, and we made more prosecutions. They did not bring the case to trial, but paid their fines.

It is my opinion that the firm to which Brother Baker has called our attention, is the only firm to-day that sells butterine or oleo, in this state, contrary to law, and they are selling it on a commission for parties in Boston.

Four or five months ago we prosecuted them and brought them into the court at Manchester, charging them with selling butterine against the law. They appealed to the state supreme court, and if our ground is sustained there, as it probably will be, they will appeal to the United States court. They claim that no state law can interfere with sales in the original package. They have established agencies in three or four places in the state. That firm has been arrested, but they have taken an appeal which delays matters for a time. We have not been negligent in looking out for this matter, but on the contrary have been watchful in regard to it. [Applause.]

REPORT OF THE MILK TEST.

Mr. Gerrish.—I will say to the members and persons present that the young man who made these tests very modestly asked me to read you the result of his experiments.

Like the granulated butter, it may be a question what the value of this is. I would simply say that it may be of value as a matter of gratification to the men who own cows and have had them tested in this way. It would not be of any value, perhaps, any farther than from curiosity, unless you, as individuals, are led by this to go home and get a knowledge of what your own cows are doing. (Reads the report.)

Governor Hoard.—It seems to me that here is a chance to make a great practical point for these men that offer this milk for testing. The particular practical lesson that I would suggest is that these men go home and purchase a Babcock tester and go to work in an intelligent way to know what they are doing and what their cows are doing. There is a cow that has rated at 2.90. That is .10 less than three pounds in one hundred pounds of milk. The man who owns that cow may sell his milk by the quantity, but how does the man who buys it fare? That is not profitable milk, I do n't care whether a man sells it or sells butter—2.90 is not profitable.

I have a herd in my creamery that gives 4,750 pounds of milk per cow. There are nineteen cows in that herd and nine of them are two-year old heifers. That herd gives as much or nearly as much milk as any herd in the six hundred herds per cow. The average test of that herd was about five and a half pounds of butter fat in every one hundred pounds of milk.

Gentlemen, that is the road out of the woods. You, men living here in New Hampshire and growing under the lack of success by boarding cows that do not pay for the bare hay they eat, the practical thing for you lies right here in this Babcock tester. There is not a man in New Hampshire that cannot go to work and buy a tester to-day for about five or six dollars, and then give a few hours of his time to learn how to test his milk.

A great many times men in Chicago write to me and want me to buy a family cow for them. I never go out now without taking two or three little test bottles with me, and take a test of the cow's milk. I would not buy a cow to-day on any other basis than that, and we are all coming to that very rapidly.

We have been in guess work for a long time, but we are going to get out of this guess work, and then we will begin an era of our prosperity.

So I say, here comes the practical lesson which we all should learn, to leave this guess work, and come down to a certain scientific basis.

I know men with forty, fifty, or sixty cows, that would not pay four or five dollars for a Babcock tester, but they pay four or five hundred dollars for an absolute loss. He has an absolute profit today in receipts, but his profits would be from four to five hundred dollars greater if he had a herd such as he could get—if he would get rid of his poor cows and buy other cows in their place.

Now when men will not pay fifty cents for a dollar bill, is there any hope for the advancement of such men, except in the way that the old darkey said about his audience? He said that you never could get some men to enter Heaven in any other way than that in which you carry poultry at night—that is, to get hold of their legs tightly, and to stop their mouths to keep them from making a protest against it. [Applause.]

Mr. Gabrielson.—In the West the Babcock test has an important place in all the creameries, and the milk is all bought at its relative value. Milk with 2.90 of fat in it, under the old system would be entitled to just as much credit as that with 7.70, so the many with the good cows were helping to pay the expenses of the man with the poor cows.

It is a question of boarding cows. We are learning that in the West quite rapidly. There are many cows that go to the slaughter house every year, all on account of the Babcock test, and we are selecting cows that will produce rich milk, as one of the ways by which we can almost double our income.

I have twenty-five or thirty cows, the herd being composed of Short-horns and Jerseys. We are now making four or five pounds of butter from one hundred pounds of milk, and we are doing that every time. We are compelled to produce a given amount of butter week after week, and must have the cows that will do it. We aim, for the most part, to produce largely in the winter weather, and have a less yield in the summer time when haying and other work compels us to devote ourselves to the land.

Question.—I would like to inquire of the gentleman how the summer test and the winter test compare with his cows?

Mr. Gabrielson.—It is true that when cows are on the fresh feed of June and July, there is more water in the milk. I cannot speak positively, but I know there is at least one fifth less of butter fat in one hundred pounds of milk at that time.

Mr. Gerrish.—I would suggest here, that the test of our herd the first of last June, was 4.40. If I recollect right, the last statement was just 5. The herd numbered fifteen, and was in about the same condition at the time of both tests.

Mr. Waterhouse.—In the summer months, the average test of the one hundred and forty patrons of the creamery with which I am connected, was 4.14, while in November the test was 4.494.

Mr. Baker.—Just one word in regard to the Babcock test. I can speak of the great value of that instrument, but there is one adjunct to it that, in my mind, is indispensable to the dairy farmer, and that is a good pair of dairy scales. A cow may test 7.5, and yet not give milk enough to make a pound of butter a day. When you have your Babcock test and have it paid for, go and get a pair of scales, and then use them.

The President.—There are a great many things to be considered in connection with this testing. I procured a Babcock tester from Bellows Falls about a year ago, and I commenced weighing my milk at the same time. I shall soon close the record for a year.

It has done me a great deal of good. Not only from the advantage in knowing just how much butter fat there is in the milk of the cows, but you do not know how much interest you will take in weighing that milk, and seeing the fluctuations and the changes, and what effect the storms and the cold have upon your cows.

And as to the mess of milk—there is no guessing about it. You may think that a cow gives a little more to-day than yesterday, but it is not certain unless she gives quite a considerable more. But when you come to weigh your milk, it is certain. Some cows will give very uniform messes, and others will change more. It teaches you that you should be regular in your milking, for, if you are not, it will take a day or two to get back to the old standard again.

It will show nearly how much each cow is giving. I had a cow that came in nearly two months ago. She was a great milker. I had never tested her. She was averaging forty pounds of milk a day. I said to my son that I was afraid that the milk was not good. So I tested her milk, and I found there was a little more than four per cent. of fat in it.

Mr Gerrish.—Does she eat any more than the other cows?

The President.—She has the same rations.

Mr. Gerrish.—You have some boarders, I suppose?

The President.—Yes, but I am turning them off.

The trouble with us is that we are going on in a blind way. We don't know what it is to be exact; we don't know what we are doing; we don't know what this or that cow is doing; we don't know whether she is going to pay her bills or not.

We may underrate her ability to pay her bills, but we are more apt to overrate it. We don't know where we stand until we test the milk, and make a thorough examination into this matter. When we get to testing our cows, and weighing the milk and doing these things systematically, we will be likely to work in that line in all our agricultural matters. It will teach us to practice the system in other things which have no connection with the dairy. It makes us practical, systematic, business men. And here is a chance to start in this school, because it is so simple, and can be done so easily.

It is interesting, and that is just what will interest our boys in the future. When you come to bring this matter of dairying down to a system such as any other business man conducts his work with, then you teach that boy that you have a system at home in the conducting of your business and his business that is just as good as he will find anywhere else, and he will not go off and be looking around for some other business to go into. That is what will hold the boys. It is this slip-shod, don't-care method that disgusts the boys and sends them away from home.

It is a good time now for every dairyman to make resolutions. We are pretty near the new year. Let us drive a stake and say that we will do this business like men. That is what it has got to come to.

Governor Hoard.—I wish to read a letter from Professor Farrington, which will show you what the Babcock test did at the World's Fair in the way of forecasting the butter in the milk that was shown finally by the churn, and note how near they compare.

"The discrepancies between the fat in the milk and the fat in the butter is as follows:

Jersey, 109 churnings, June 1 to September 28; average discrepancy, nearly .1 pound loss. Extremes, 1.93 pounds loss, and 1.22 pounds gain. The loss was over .5 in 45 churnings, and in 11 of those the gain or loss was over 1.00 pound.

Guernsey, 90 churnings, June 1 to August 29; average discrepancy, .17 pounds loss. Extremes, 1.63 loss, and 1.31 gain. Loss over .5 pound in 21 churnings, and four of those over one pound.

Shorthorn, 105 churnings; average discrepancy, .29 pounds. Extremes, 1.26 pounds loss, and .81 pounds gain. Loss was over .5 pounds in thirty-one churnings, and only one of those was over one pound."

Now I submit that when there is an instrument that a man can take and figure the fat in his milk as closely as that, he ought to take advantage of it.

A Member.—I represent a creamery situated within about fourteen miles of this town—Winchester, N. H. I have used this system in buying milk. It is a coöperative creamery. I began small and have worked up the business to about one hundred patrons. We pay for our milk by the Babcock test. At the commencement there was some suspicion about the accuracy of the test, but there is none whatever at the present time. The churn demonstrates the correctness of the test in every instance.

QUESTION.—Do you not always make more butter?

MEMBER.—Certainly, about ten per cent. I had a report from a creamery in Vermont in which they stated that the butter at the present time was running eighteen per cent. over the Babcock test.

MR. HALE.—I am not a dairyman and not interested in the dairy problems at all, as a farmer; but I have been interested here to-day in listening to the statements and the discussions regarding this Babcock test. It simply shows one more line of agricultural work is coming on to the scientific basis, to a substantial foundation, so that we know where we stand, and what it costs us to make a pound of butter or a pound of cheese. Farmers are knowing more about percentage than they did a few years ago, and they are making use of that knowledge.

THE PRESIDENT.—*Ladies and Gentlemen:* The subject for the evening is "General Dairy Practice." I now have the pleasure of introducing to you ex-Governor Hoard of Wisconsin, whom you all know. (Applause.)

GENERAL DAIRY PRACTICE.

BY HON. W. D. HOARD, FORT ATKINSON, WIS.

Mr. President, Ladies and Gentlemen:—The subject which I am to bring before you to-night is somewhat vague in outline, and I fear it may be somewhat vague in character and treatment, and yet it contains the germ of very much that I believe ought to be brought to the attention of men who are engaged in practical dairying; who consider their milk their cash crop; who depend upon it for revenue; whose children depend upon it for education; whose home for its comforts and conveniences, and who depend upon it themselves for their inducements and rewards of the year's work.

Dairying has been precipitated upon the people without adequate preparation and study for the solution of its problems. The very fact that the dairyman has to deal with animal life and deal with that life in one of its most complicated forms calls for an outlay of intelligence and study that the average farmer is very much adverse to giving in the investigation of the subject, and yet throughout the entire country the inducements and rewards of that study show conclusively that it is the only road to success.

Now there are all sorts of practices. There is the profitable and unprofitable. The unprofitable practice looms up to such an extent when we come to study closely and analyze results, that it seems almost discouraging at times. It is just as much so in the West as it is in the East. A large proportion of the farmers keep cows for profit, and with the price so poor, the results are nowhere near as adequate as they should be.

When you undertake to arouse these farmers to an adequate idea of their deficiencies in the matter, show them just where they are failing, there seems to be a lack of interest at once on the question. If you take him and talk to him on some other question; if you talk to him upon politics, his eye will kindle at once, for you have aroused his Republican partisanship or Democratic partisanship, and he is on deck in a moment. I do not wish to be understood as discrediting the value of political interest. The government was given to us for each one of us to use, for us to keep, and it is necessary that we maintain an interest in the government.

But somehow there seems to be a great lack of interest among farmers touching these questions which interest them so nearly, and also a lack of study on the subjects.

This meeting here evidences it. This hall should have been filled during all these sessions, with honest, thinking farmers in the vicinity, who should have come here with the purpose of obtaining what valuable ideas they could, and have given themselves a start in this line. But this meeting will average well with meetings held elsewhere. There is a lack of interest, and when you talk with these men, you will hear them assume that they have not been fairly treated. And when you turn the searchlight inward and say, Now Jim, or John, or Bill, might it not be barely possible that you yourself are to blame for your own lack of profit? self-love at once asserts its direful influence, and they throw off the imputation as a duck sheds water.

It is just as true in Wisconsin as here. I pass along among the men who are patrons of my creamery. I go there in the morning when the milk is delivered, and call up this man and that man, and say,—"Now look this over. Can't you do a little better?" "Well, I do n't believe in this talk. I think somebody is to blame or something is wrong with the creamery or wrong with the test, and nothing is wrong with me."

Now until a man gets hungry you never see him seeking for a table, and the difficulty here is a lack of a thirst for knowledge, arising naturally, as a part of our being, to urge a man to take hold of this question and think it up.

There are three main features in this question,—the man himself, the cow, and the consumer. When you have taken that tripod and set it down, you have the three points of the circle, and there revolves around those three points or propositions all that is vital to the business—the man, the cow, the consumer. Grouped around every one of them are a thousand and one conditions.

Now we deal very largely with the man, and our educational work, like our dairy literature, our work in dairy papers, or our work in dairy conventions, our work in farmers' institutes, is not for the purpose of dealing with the cow or for dealing with the consumer but for dealing with the man himself, the very objective point of all this educational work.

What is the matter with us? How is it that we have incased ourselves with such a coat of material of prejudice? How is it that we take a lot of preconceived notions, and envelope ourselves as in a fog? How is it that modern dairying with all its grand and practical questions, bearing upon our pockets, does not bear upon our brains? Every man's pockets answer to the question of to-day, but nine out of ten men's minds answer to the prejudices of the past.

Modern dairying—what do I mean by that? I mean the dairying of to-day; I mean the judgment of to-day; I mean the education of to-day; I mean the practice of to-day; I mean the cow of to-day; I mean the consumer of to-day.

The president of the Dairymen's Association of Wisconsin, and one of the finest dairymen of the West, went into a county in New York state two years ago, and found his old neighbors that he left there forty years ago, found those men with two years of butter in their cellars waiting for it to ripen. (Laughter.) What ailed those men? Why do n't they do better? That was the custom of forty years ago. Had those men studied the consumer; had they studied the cow; had they studied our products; had they known that they were dealing with the most perishable of our products; had they studied the question in the light of modern dairying, they would not have been guilty of that thing.

So you see what these men are constantly doing; so you see men, putting up the blinds and shutting out the sunlight of the day; so you see men living and dying with this fog of preconceived notions about them. Old Hiram Smith said, that he could take a boy fifteen years old, who had never seen butter, and make a better butter maker out of him to supply the market of to-day than he could out of some of the old men that had made butter for forty years. What did he mean? He meant that this boy would come under his teachings without any preconceived notions, and that he would be educated in the light of to-day. Now I find that these conditions operate against the man that produces the milk, and I am concerned for him, and for him alone. The creamery takes care of itself; the cheese factory takes care of itself; the commission man takes care of himself—and very thoroughly, sometimes, too—the transportation companies take care of themselves; but the man who produces the butter, who produces the milk, seems very loth to take care of himself. I do n't know by what means we are going to arouse him; I see a great deal of the increasing judgment and of intelligence on these questions, and I am encouraged. I am encouraged when I see the magnificent progress you have made in New Hampshire since I first came to the state three years ago. I am wonderfully encouraged, because it is to me an answer of a prophesy. I said then, and I have always believed that the New England farmer had no other salvation for his rugged hillsides and for his rugged fortunes, except along the line of animal husbandry, and that the dairy was the most important of all these different forms of animal husbandry. I believed that the cow would endow him with all her worldly gifts, that she would bring to him riches, and would bring to his soil renewed ability; and rehabilitate his homes—would give these New England homes their New England character again, the New England fortunes, enhanced opportunities, and I am wonderfully pleased to see that you in New Hampshire stood so well at the World's Fair. It makes me not a whit poorer in Wisconsin; it makes my brother not a whit poorer in Iowa, to have you win distinguished honor in the exhibition of butter in Chicago. It will stimulate us, and we will be thereby reacted upon to our own benefit. Such is the broad doctrine of to-day.

We have very many unprofitable practices, as I have said. I do not need to enumerate them to you, for they are all about you. The poor ye have with you alway; the good you have with you only when you work hard to secure it.

I have spoken of the man. It is but a reiteration of the old doctrine, precept upon precept, line upon line, here a little and there a little. I want to see the man who makes the milk and the butter resolve to be a better educated man; I want to see him shake off this inaction and open his mind hospitably to the reception of all truth wherever he can find it; I want to see him become a manufacturer; I want to see him understand that he is not a farmer merely, but a manufacturer, and that he must put into effect the finer economies of manufacturing, and study those economies, because the coarser work brings no profit.

An Arkansas man when asked why he did not put glass into his windows, said that he thought that the sash would keep out the coarsest of the cold. A great many of our farmers seem to go upon that principle.

What is the best modern judgment concerning the cow? We want to consider it in the line of practice. All practice in dairying, as I said before, calls for modern judgment, based upon old experience to be sure, but modern judgment after all. The world has changed, my friends, and the tastes of the consumer have changed. A man does not want that butter to be set in the cellar two years. The consumer wants it just as quick as you can get it to his palate. I am to-day supplying thirty-two hundred consumers—families in Chicago—and their butter goes to them just as quickly as it can be gotten out of the creamery, according to their several demands. This involves a large amount of detail and labor but these people are never calling for butter that is kept over. They are never asking me to send them June butter for winter consumption, but it is the fresh butter which contains the fresh aroma that never stays with the butter over twelve days after it is made, and for that butter the market pays the highest price. That is the butter that I find is the most profitable to manufacture, and when butter is two weeks old or three weeks old, the palate of the consumer detects the fact that it is off flavor and complaint is lodged at once.

Now what is the best modern judgment concerning the cow? This first, that if a farmer wants his best profit, he must throw away the idea that one cow is the same as another cow in glory. Cows belong to the stars terrestrial that Paul spoke of, and they differ in glory.

So I say that the farmer must throw this idea away before he can stand upon a modern basis. But he hates to do it. He must, however, and he must study along the line of producing a better cow.

I have a great deal of fault to find with the average cows of New Hampshire and Vermont and all of these states. There is a low rate of talent in these cows—very low. I agree with you that they have not always been handled and fed so as to demonstrate the qualities they have; but there is too low a state of breeding judgment in the men that own the cows. Therefore the farmer must invest himself with a knowledge of this subject and obtain this judgment I have spoken of.

What is a dairy cow? What is a trotting horse; what is a driving horse; what is a setter dog; what is a fox hound; what is any specifically bred animal to-day but the result of a long line of breeding in a specific line, for purpose? Now the dairy cow is the result of enhancing the dairy talent from mother to daughter, until to-day we have four breeds of cattle which represent the concentrated element and thought of men to a more or less degree, for dairy purposes—the Holstein, the Ayrshire, the Guernsey, and the Jerseys. Then we have sparkling here and there sporadic cases of talent in cows that possess no particular line of breeding. I will go out into your country to-day with a Babcock test and show you what are called native cows that have no lineage and that show a wonderful talent for producing milk and butter ; but if you inquire into it, you will find that way back, somewhere there is some worthy ancestor from which she gets those qualities. But you will find her pedigree broken up. It has been pulled this way, and then that way, until the line of her descent is as crooked as possible. There is no one line of descent of which you can take hold with any sort of confidence as to what the result will be. You are liable at any moment to see her offspring take back to any of those lines, thereby thwarting all your efforts to breed a good cow.

A man said to me one day, concerning my Guernseys,—"Do you always get good cows from your efforts in that direction?" "No." "Then what better off are you than I with my old scrubs?" I said, "I have this advantage over you, that men clear back for one hundred years have been trying to concentrate that line for a given purpose. Have the men that have bred your cows done this?" "No."

The law of heredity is a powerful one. You step into the communities here in New Hampshire of Yankee people, and you find certain characteristics. Your children will show those characteristics, and your children's children will, even though your children unite with any other people in the land.

The Jew is the most intensely inbred animal. Cross him to-day with any line of nationality or people, and I will guarantee that the product will be a Jew.

What does that mean? It means that the law of heredity has been so concentrated and enhanced in that race of men that the law of potency is powerful in them, and enables them to impress upon their offspring those characteristics which make them the most wonderful of all men.

We take advantage of that law in trotting horses. We go back through a long line of descents, and we find that the horses have been bred with the trotting results constantly in view. The result to-day is that we have the most wonderful trotters in the world. It is not a question of food. Nancy Hanks trots a mile in 2:04. She eats four quarts of oats. That is the speed product of her food. You have horses, but if you should pour ten tons of oats into them, you could not get them to go a mile in five minutes.

Has the food then nothing to do with it? Yes, to a certain extent, but what is it that takes hold of the food and switches it down on this line or on that so that in the products of that food we have a wide diversity of results? Here is a bale of hay. On one side stands a sheep; on the other a horse, on the other a cow, and on the other a goat, the four feeding upon this hay, and behold the wonderful powers of nature! That hay gives us wool and flesh and hair and two kinds of butter. (Laughter.)

Now what determines this result? Heredity determines it. I wish I could strike into the minds of the average farmers a clear conception of the value of pedigree. What do I mean by pedigree? I mean descent and the record of descent. But, says one man, I do n't care anything about pedigree, what I want is a good cow. Yes, you want a good cow in fact. What is the meaning of a good cow? Not only one that is a good cow for her milk and butter, but one who will give you a good cow in her turn, and whose daughters shall be blessed with the vigorous talent of their mother and of that which comes to them from the other side. A cow must breed well as well as milk well, if she answers the common purpose of our dairy farmers.

I have been much interested during the past summer in the World's Fair tests along these lines. The answers to these questions of breeding were wonderful. Trace back the line of descent of those cows giving the best tests, and we see how the men who bred them have been faithful for years and years and years to the idea of breeding for a purpose. When I saw the results of those tests I felt greatly encouraged, for I said,—This thing will filter down through the perceptions of men who need it so badly.

I have seen in my own neighborhood, since 1850, a total change among the farmers as to their ideas of the value of blood. Now the whole country is dotted over with cows, some of which, at least, represent the best blood of their respective families, and the result is seen in our creamery. That work is one of the most interesting things I have ever started. When I saw that creamery start in 1887, the average richness of the milk was 3.77, and then along up until 1891, when it was 3.97. Then we put on the Babcock test, and it began to force men to an understanding of just what their cows were doing, and the milk commenced at once to show the result of increased intelligence, forced there by the tests, and to-day the average per cent. of fat in the creamery is about 4.60.

These things tell of progress of thought, of progress of study, progress of agitation, and progress of concentration, and the progress of good breeding.

A cow is affected wonderfully in her make up by how you handle her, and you will notice, I put handling before feeding, for I believe that to be the most important thing to teach the farmer is the treatment of this magnificent mother, the cow, how to treat her and to treat her for profit. I will lay aside all questions of Christianity and humanity. I will lay everything aside but just the one question of per cent. of profit, and to know how to treat that animal is more important to-day, my friends, than to know how to feed her. What is this treatment? It is environment. Feeding can change the effect of environment but very little, but environment will almost instantly change the effect of feeding.

In good practice a cow needs to be handled with a clear understanding that she has to answer to the law of maternity. You and I are drawing from her constantly the results of her maternal instincts for sale. We sell the cow's comfort. We are not selling our comfort; we are not selling our prejudices; but we have to conform to the prejudices of the cow. It may be a very unreasonable thing that that cow should be uncomfortable on a short three foot and a half floor; it may be a very unreasonable thing that that cow should not be entirely comfortable with her neck in a stiff stanchion, without any bed, and crowded into a three foot space; it may be an unreasonable thing in the cow that she should care, when she is lying down, that another cow steps on her udder, and thereby causing a stoppage of the milk. But I am not selling my notions.

The other day I visited with a number of gentlemen in New York state, and I sat down and talked with one and another of them and inquired how they handled their cows. I found those men were handling their cows just as their grandfathers did when the grandfather considered what would be a saving to him and not to the cow. These men complained to me that they could not make money and could not get the results out of their cows they wanted to. I suggested to them that if they would go to work and study the question of handling a little more, they might enhance the profits of their feeding. One man said to me,—"Do you mean to say that I can change the results of my feeding by different handling?" "I do. I do by virtue of long experiment on that question."

I do not know but I may be wrong in the assumption that you largely tie up cattle by the rigid stanchion. Do you? I object to the rigid stanchion, because it is a barbarous way of undertaking to get motherhood out of the mother. It is a convenient thing to do, I know—convenient for the man who owns her, but it is not convenient to the cow mother.

See the number of puffed swollen knees that you have among the cows tied up by the stanchion. Then see the strained position when the cow lies down upon her side, with her neck twisted wholly out of line with her body, forced to lie that way on account of the stanchion. Then go along a string of cows stanchion tied, when they are lying down, and notice that the hips project over the end of the platform, and the cow is obliged to draw up her hind feet at an angle totally different from the position she lies in when in the field. Notice a cow lying in the field and you will notice that the hind legs are almost at right angles to the body. What is the result of this unnatural position? The precipitation of the viscera into the vaginal cavity, and the producing of weakness, and, my friends, I am confident, inducing that terrible disease very largely, which we call abortion.

We want to look at this question of better handling in the light of to-day. I am delighted to know that this question is receiving a good deal of attention among the thirty thousand men who read *The Dairyman*, some of whom correspond for it. This question is coming up all the while for discussion, and I see that men are gaining the idea of better and more humane handling.

The cow gives milk primarily for her offspring. She does not give it for you or for me. According to the law of nature, it is for her offspring. If you put yourself in the place of the calf, it will not change the nature of the cow—not a whit. The cow must have a kindly feeling towards the man who would take from her her best results. Dr. Babcock says concerning this, that he found one man who would increase the butter fat of the milk two tenths of one per cent.—nearly a quarter of a pound in one hundred pounds of milk—while, by putting another man to milking those cows, they would lose that increase. The first man had a sympathetic touch, whereby the cow found it her pleasure to yield to him all she had.

In those places where the women take care of the cows, they are the most successful with them, because the women are not rough and brutal. They have the instincts of motherhood about them, and they realize these things somewhat, and come to the cow in a gentle, kindly manner, and she at once sympathetically yields her best fruits.

I bring you statements born of study and experience. I have seen men in my neighborhood, with whom I have had influence, succeed in changing their practice; have seen those men come up from one hundred and seventy-five pounds per cow to three hundred and twenty-five pounds of butter per cow, and the cost of feeding but very little enhanced. What did it? First, the inception and practice of right ideas of breeding; second, the inception and practice of right ideas as to handling; and then lastly, the inception and practice of right ideas as to feeding.

A word or two about feeding. You hear a good deal said at the present day about balanced ration. What does it mean? Why do we use a balanced ration? For this reason,—the cow gives us a balanced product. Let us get that clearly. The cow gives us a balanced product. What do I mean by "balanced?" I mean that it has such a per cent. of carbonaceous material, carbo-hydrates, the heat and energy producing material; it contains in its casein albumen and a certain per cent. of nerve and muscle supporting product; it contains also a certain per cent.

of bone-making material. It is the most superbly and perfectly balanced food that the world has ever seen.

That is one of the arguments to-day against substituting the artificial butter for the cow's butter. Then, too, the fat of the cow at once enters into the process of digestion.

It melts at the heat of the human body. Oleomargarine requires 105 degrees of heat to melt it, but the cow butter requires only about 98 degrees. Cow butter passes at once into the human system, but the other has to be worked over, over and over, and is finally expelled at the loss of nerve power and strength, and therefore is not wholesome.

Milk is a balanced product. How are you going to get from this cow a full return of that balanced product, unless you give a balanced ration? What do I mean by a balanced ration? I mean a ration with the right per cents. of these various substances in it. What is the use of carbo-hydrates in our feeding? To furnish the carbon portion, that portion which gives heat and energy. What is the use of casein? To furnish support to the nerves and muscles.

Milk giving draws most powerfully upon the nervous system. A cow giving a pound of butter per day is giving you more of her nervous system than an ox pulling all day at the plow, and yet men do n't believe it. But it is so, and consequently we must feed a cow so as to prevent nerve exhaustion. If that is not done and the nervous system is taxed too much, she will answer back to her owner in the loss of product.

She also gives a large proportion of protein, and that proportion has been worked out according to different localities. In Germany experiments were made, and it was finally determined to be in proportion of one part of protein or nitrogenous product to five parts of carbonaceous or heat producing product.

We find the proportion here larger than that, and many times we can feed at one to seven with greater profit than one to five. Now a cow weighing seven hundred pounds, requires every day from two pounds to two pounds and a half of this nitrogenous matter. She must, too, have something to supply the casein in the milk. Although you want her to give fat for butter, you cannot feed for fat alone. You cannot feed for butter fat alone:

you cannot breed for butter fat alone. There seems to be a solid wall right there, which prevents us from striking that which we often think we ought to.

A neighbor of mine asked me the other day, why I recommended such a ration to him. I started out by showing him the character of the milk. "But," he says, "I do n't care anything about those things. I want to know how to feed for butter fat alone." "Well," I replied, "if you will show me a cow that gives butter fat alone, I will try to compound a ration." "Can't you do it?" he asked. "No, you must feed for casein; you must feed for milk sugar, etc."

Milk sugar is a carbo-hydrate, in chemistry. It is a very mysterious product. It does not act like any other sugar. It seems to fill an office totally different from any other saccharine element we know of.

You must feed balanced rations because you are taking a balanced food from the cow.

Now in this dairy business and the caring for cows, is a chance for the women. I have a list to-day of thirty or forty women engaged in dairying. They are of all grades, from Mrs. Jones of Ontario, who wrote that book "Dairying for Profit," down to a little German woman living near me. I have known many instances where women have begun with great burdens on their shoulders, their husbands having died with mortgages on the farms, and I have seen them pay those mortgages, hold their families of boys and girls together, giving them a good education, and, in short, meeting with wonderful success in managing a dairy farm (applause), and I believe here is a line of work for women. Our sisters are clamoring for this and that. They are ambitious, and they want a problem to solve. Well, heaven bless their dear hearts, here is a problem that is too big for nine out of ten men, and I want to see them tackle it, and I will warrant you they will invariably succeed.

There are a great many farmers talking about this and that being practical. It is a word used more to-day in a farming community than any other. That is not practical or this is not practical. It is the worst abused word in the English language. Men use it before they have stopped to consider the meaning of the word "practical." What does it mean? Anything that you can put into profitable practice. I know where some things are not practical to certain men on account of their lack of judgment along certain lines. But enlarge their knowledge, lift them up just a little, and it becomes practical. So the first thing to do, if we would know the meaning of this word, practical, is to train our judgments and broaden our intellects.

The consumer. I want to say a word about him. The cow and the consumer are not here. It would be a magnificent thing if they were, if both of them could talk, especially if the cow could talk. She would call for an improved breed of dairymen most loudly, and the consumer would call for an improved product.

Did you ever hear of a consumer that wanted a bad product? Yet it is given to him. Did you ever see a consumer in the market searching around for bad butter? No. Yet bad butter is thrust upon him. Who is doing it? Who is insisting that the consumers eat bad butter? Is it the cow? Let us be honest and come down to where the blame belongs, my friends. It is neither the cow nor the consumer. It is the fault of the producer, and hence arises the importance of a larger degree of dairy education.

The consumer to-day has, as I intimated to you a moment ago, a change of taste, and we are having a larger and larger demand in our market for fresh made goods. As a consequence we find that the tendency is more and more towards the creamery and less and less towards the private dairy. Why? Because the private dairy enhances the cost of production and the creamery cheapens it. Take for instance a hundred of the patrons in my creamery. Those hundred patrons, if left to themselves would produce one hundred different samples of butter, and would be to the expense and labor of producing that butter, would be put to the expense of shipping it to the market, and then not find that product anywhere near up to the plane of the average, as it is to-day. Individuals among them would make just as fine or finer butter, but the great average—and the law of averages must obtain here—would not be as good.

We find there is a great increase in the wealth of those communities where the people have been brought together for coöperation. I believe to-day, we could not do a better thing for the agricultural interests of New Hampshire and her wealth, than to decree that wherever there was a chance for it a coöperative creamery should be started, and that all within the vicinity should be patrons of it. That is what other people are doing. They are coöperating. Other interests believe in organization, and if we are wise, we will study the signs of the times in that regard.

I want to say right here a word in regard to organization. The dairymen's association in New Hampshire has not been taken hold of and supported by the dairymen as it deserves to have been. Your dairymen's association has won for you, with just the little money that it has, the only great distinction that you achieved at the World's Fair. [Applause.] It was the dairymen's association of New Hampshire that stood in the stead of the people of New Hampshire and won for them that distinction. That fact shows the value of concentrated organization. The tendency and drift of these modern times is organization. The tendency of all the railroads is towards organization and coöperation; the tendency of all the great factories is to a closer connection; the tendency everywhere, except with the farmer who stands out and fights the evident drift of his day in a way that should challenge his own wonder sometimes, is organization.

But organization is your salvation the same as that of other industries. The Grange and this association have demonstrated that from the results that they have accomplished. You want to stand by those associations.

Iowa is what she is to-day by virtue of her organized association. The same with Minnesota; the same with New York, which is now taking hold of her almost decayed association. The condition of dairying was on a down-hill grade until the association was revived. It is along these lines that you will succeed.

Now, my friends, I have not presented this subject to you as I would like to have done; but I have covered it in a way. If I have dropped any words of earnest advice that shall benefit you at all; that shall cheer you, that shall encourage you; that shall stimulate you, I shall feel fully repaid, and I want you to remember that your friend in Wisconsin will be just as glad of your successes as though he was a son of the Granite State himself, for this great question of dairying is too broad and too great to be bounded by state lines. [Applause.]

THE PRESIDENT.—I want to say a word to you in relation to the formation of this organization. About ten years ago, I wrote an article or two in the papers urging the necessity of a dairymen's association. I knew that our friends in Vermont had a successful one, and also that there were associations of this kind in other states, and I thought possibly we might regain an interest in the dairying business by the formation of an association. Shortly after that, a notice came out in the paper, a call signed by my friend Waterhouse, for a meeting of those interested, in the city of Manchester, to take into consideration the formation of a dairymen's association. The day which he selected happened to be a very stormy day. I went down there, and went to the place where the meeting was to be called, and there were only six of us present on that occasion.

GOVERNOR HOARD.—Just the number that formed the Wisconsin association.

THE PRESIDENT.—We talked this matter over, but the number was so small that we did not deem it advisable to take any action that day upon a matter as important as this. We arranged for another meeting to be holden at Concord soon after that. At that meeting we had a good number. I think there were one hundred there. The association was organized there and put into working order. Its history since then I will not relate.

We do claim, however, some credit for the progress and the development of the dairy interests in New Hampshire. The Board of Agriculture is entitled to its share in this good work, and also the Grange. We have all united in doing this good work which we see about us.

There is one little incident in connection with this matter which I wish to speak of.

Of the six men who were at our first meeting, three are living and three are dead. Those three who are living each sent a sample of their butter to Chicago, and, if I mistake not, the three scored .99 each. This seems such a strange coincidence to me that it often comes to my mind.

Now, you have seen the exhibition of butter that we have here, and you have noticed its scoring. It certainly will compare favorably with the work of any dairymen's association. I think I am not misrepresenting when I say it. I think my brothers from other states will bear me out in saying that the average was good. The expert says that it was an excellent showing of butter, and he certainly knows if anybody in this country knows.

Now my friends, what of the next ten years? I hope I shall live to see it, and I hope I shall see evidences of as great advancement in that time, as we have had in the past ten years. If we do make such advancement, it will certainly satisfy the most reasonable expectations and anticipations. I know that by the coöperation and efforts of the intelligent men and women I see before me, that we can make a progress in the same ratio as we have the past ten years.

We have had to crowd this work of our organization into a single day. We could not do it justice. We could only touch upon the subject of dairying a little here and a little there. We need two or three days for these meetings. We need to have those men who produced this butter stand up and relate their methods, that we may see how they agree, and see if the most improved methods correspond with the results as shown by the tests, that we may know what progress we are making, and we need to talk up various other subjects. We cannot do this without means and without sacrifices. You can't come here. You feel hardly able to come one day, and you would not feel like coming two or three days. Yet, as intelligent men and women, I know you will come to the conclusion that it will pay you, if it does cost something, and I know that you will, as men having influence in this county, if we shall ask for an appropriation in this direction, come to our aid if you think it is money well appropriated, in order that we may carry on this work, and hold up the reputation which we have obtained. I know we shall have your influence and your help. I hope you will think of these things.

I am pleased to see so large an audience here to-night, and I think you have been well repaid by the highly entertaining and intelligent discourse to which we have listened.

NEW HAMPSHIRE
HORTICULTURAL SOCIETY.

HON. N. J. BACHELDER,

Secretary of State Board of Agriculture.

DEAR SIR: I have the honor to transmit herewith for publication in the annual report on the agriculture of New Hampshire, the Transactions of the New Hampshire Horticultural Society for the year 1893–'94.

Yours respectfully,

W. D. BAKER,
Secretary.

N. H. HORTICULTURAL SOCIETY.

The success attending the pomological exhibit made at the World's Fair by two citizens of New Hampshire impressed upon the minds of most New Hampshire people who saw it, the advantage that would be derived from an active horticultural society in their own state, and accordingly a meeting was held at the New Hampshire headquarters at the Fair, to take steps to effect such an organization, and after carefully considering the subject the following circular was issued:

To the Fruit Growers of New Hampshire:

In view of the success of the fruit exhibit from New Hampshire at the World's Fair, which although representing only a very small section of the state, yet was of marked excellence, and was awarded a medal and diploma, a number of New Hampshire people held a preliminary meeting at the State building at Jackson park for the purpose of consultation in regard to the best methods for developing our fruit growing industry.

The unanimous opinion favored the organization of a State Horticultural Society, and a committee was chosen to take such steps as were deemed advisable to do so. The undersigned, recognizing the great advantage such organizations have been to our sister states, and believing that a live society of that nature would be equally advantageous to our own, invite all persons interested in the development of this important industry in our state, to meet at Manchester at the mayor's office at one o'clock, Wednesday afternoon, December 20, to take such further steps as may be deemed best to establish The New Hampshire Horticultural Society.

C. C. Shaw, Milford; C. H. Pettee, Durham;
W. H. Stinson, Mont Vernon; E. M. Shaw, Nashua;
W. H. Caldwell, Peterborough; F. M. Rollins, Manchester.
W. D. Baker, Quincy, *Secretary.*

In conformity to the foregoing notice a meeting was held at Manchester at the above mentioned time and place, with a large attendance of the leading fruit growers from all parts of the state, and an organization was effected with C. C. Shaw, *Chairman*, and W. D. Baker, *Secretary*.

The following by-laws were unanimously adopted :

BY-LAWS.

ARTICLE I.

Name.—This organization shall be known as the New Hampshire Horticultural Society.

ARTICLE II.

Members.—The membership of this society shall consist of those persons, male or female, who are interested in horticulture in any of its branches, and who shall subscribe to the articles of the association and pay the membership fee.

ARTICLE III.

Officers.—The officers of this society shall consist of a president, vice-president, secretary, treasurer, and ten directors, one from each county in the state, and the president and secretary shall be members of the board of directors ex-officio.

ARTICLE IV.

Meetings.—The annual meeting shall be held in the month of January, at such time and place as the president and secretary shall determine, and fifteen days' notice of the same shall be given each member by the secretary. Special meetings may be held at such time and place as the president and directors may deem advisable.

ARTICLE V.

Elections.—The officers shall be chosen by ballot and by major vote at the annual meeting, and shall hold office for one year or until others are elected in their stead.

ARTICLE VI.

Vacancies.—The board of directors shall have power to fill any vacancies occurring at any time in the board of officers.

ARTICLE VII.

Membership Fee.—The annual fee for membership in this society shall be one dollar, and for a life membership the fee shall be five dollars.

ARTICLE VIII.

President.—The president shall preside at the meetings of the society and also at the meetings of the directors; shall direct the secretary to call all meetings, either annual or special; shall approve all bills before they are paid, and keep an account of all orders drawn on the treasurer.

ARTICLE IX.

Vice-President.—The vice-president shall perform all duties of the president when for any reason the president is unable to do so.

ARTICLE X.

Secretary.—The secretary shall perform all the duties incumbent on his office. He shall draw and countersign all orders drawn on the treasurer, shall keep an accurate account of all meetings held, and present to the directors a yearly report of the doings of the society.

ARTICLE XI.

Treasurer.—The treasurer shall receive from the secretary all money paid to the society, and shall deposit the same as requested by the directors. He shall keep an accurate account of all money received or paid, and shall make a detailed report to the directors each year at the annual meeting of the society, or at such other times as the directors shall decide, and shall produce a voucher for each expenditure. He shall pay no bills without an order from the president and countersigned by the secretary.

ARTICLE XII.

Directors.—The directors shall meet as soon as possible after the annual meeting of the society, and shall have general supervision of the business of the society, and perform all duties devolving upon them by any article in the by-laws.

ARTICLE XIII.

Compensation of Officers.—The officers of the society shall receive their actual travelling expenses for time spent in performance of their duties, and the secretary and treasurer shall receive such additional compensation as the directors shall determine.

ARTICLE XIV.

Amendments.—These by-laws may be amended by a two-thirds vote of the members present at any meeting of the society, *provided* that a notice of the proposed change was inserted in the call for said meeting.

The following is a list of officers elected :

President.—C. C. Shaw, Milford.

Vice-President.—J. W. Farr, Littleton.

Secretary.—W. D. Baker, Quincy.

Treasurer.—T. E. Hunt, Lakeport.

Directors.—Rockingham county, G. F. Beede, Fremont; Strafford county, J. M. Hayes, Dover; Belknap county, J. L. Davis, Centre Barnstead; Carroll county, Dr. Alonzo Towle, Freedom; Merrimack county, J. T. Harvey, Pittsfield; Hillsborough county, E. M. Shaw, Nashua; Cheshire county, Harvey Jewell, Winchester; Sullivan county, Charles McDaniel, Springfield; Grafton county, T. S. Pulsifer, Plymouth; Coös county, J. D. Howe, Lancaster.

Executive Committee.—C. C. Shaw, Milford, *ex officio*; W. D. Baker, Quincy, *ex officio*; J. T. Harvey, Pittsfield; W. H. Stinson, Mont Vernon; Adam Dickey, Manchester.

Committee on Nomenclature.—James M. Hayes, Dover; George F. Beede, Fremont; George Simons, Weare.

Entomologist.—Professor Clarence M. Weed, Durham.

Mycologist.—Professor H. H. Lamson, Durham.

Pomologist, ———

MEMBERS OF THE SOCIETY.

Adams, W., Londonderry.
Bachelder, N. J., East Andover.
Baker, W. D., Quincy.
Beede, George F., Fremont.
Bertwell, A. A., Ossipee.
Blunt, E. O., Nashua.
Brown, D. K., Bedford.
Brown, Warren, Hampton Falls.
Patten, Geo. R., Dublin.
Perkins, F. T., Manchester.
Pettee, C. H., Durham.
Pillsbury, C. G., Londonderry.
Prince, J. H. Amherst.
Pritchard, F. W., New Ipswich.
Pulsifer, T. S., Plymouth.
Roberts, D. G., Goffstown.

Burbank, W. W., Webster.
Burnham, E. J., Manchester.
Colman, G. C., Manchester.
Connor, C. H., Hopkinton.
Davis, J. L., Centre Barnstead.
Davis, C. F., Centre Barnstead.
Demeritt, Albert, Durham.
Dickey, Adam, Manchester.
Drake, Geo. R., Manchester.
Eastman, H. W., Manchester.
Evans, W. T., Manchester.
Farr, J. W., Littleton.
Gay, W. E., Hillsborough.
Gay, R. D., Manchester.
Gordon, F. A., Reed's Ferry.
Gowing, Fred C., Dublin.
Harvey, J. T., Pittsfield.
Hayes, J. M., Dover.
Howard, W. R., Milford.
Howe, J. D., Lancaster.
Hunt, T. E., Lakeport.
Hutchinson, E. C., Milford.
Jewell, Harvey, Winchester.
Lamson, H. H., Durham.
Lyman, J. D., Exeter.
McDaniel, Chas., Springfield.
Mills, J. C., Dunbarton.
Morrison, J. C., Boscawen.
Murkland, C. S., Durham.
Murkland, Mrs. C. S., Durham.
Rollins, F. M., Manchester.
Sawyer, E. E., Atkinson Depot.
Shaw, C. C., Milford.
Shaw, Mrs. C. C., Milford.
Shaw, E. M., Nashua.
Shaw, Mrs. E. M., Nashua.
Shaw, H. C., Wilton.
Shepard, James E., New London.
Shepard, Joseph E., W. Concord.
Simons, George, Weare.
Smith, Geo. F., Meredith.
Stevens, F. E., Hooksett,
Stinson, W. H., Mont Vernon.
Stinson, Mrs. W. H., Mont Vernon.
Taylor, T. O., Tilton.
Tenney, O. M., West Hampstead.
Towle, Dr. Alonzo, Freedom.
Wadleigh, G. H., Tilton.
Walker, J. B., Concord.
Wason, Geo. A., New Boston.
Webster, Kimball, Hudson.
Webster, I. T., Manchester.
Weed, Clarence M., Durham.
Wenworth, F. P., Rochester.
Wentworth, Mrs. F. P., Rochester.
Whitcher, Geo. H., Durham.
Winch, Charles, Langdon.
Yeaton, Geo. H., Rollinsford.

MEETINGS.

The first public meeting was held at Keene in connection with the winter meeting of the state board of agriculture through the kindness of Secretary Bachelder; one session being devoted to horticultural subjects at which Hon. J. H. Hale of Connecticut spoke on peach culture, President C. C. Shaw on marketing fruit, and Capt. E. M. Shaw, executive commissioner for New Hampshire at the World's Fair, read a paper on the fruit exhibit at the World's Fair. The papers by Mr. Hale and President Shaw will be found in the report of the secretary of agriculture. The report of Captain Shaw is appended.

The first exhibit of the society was held at Manchester, October 9, 10, 11, and 12, 1894, and was very successful so far as the display of fruit and vegetables was concerned, there being upwards of one thousand entries but the attendance was far below what was expected, it being "merchants' week" and bad weather and the many other attractions detracting from the interest that was naturally expected.

The officers of the society labored hard to make the exhibit a success and it was pronounced by competent judges to be the finest display of apples ever seen in New Hampshire.

Mr. Elijah A. Wood of Newton, Mass., was secured to act as judge and the awards were as a rule very satisfactory. The task was a very difficult one owing to the large number of varieties exhibited, there being one hundred and twenty correctly named varieties and over fifty more which were presented for identification or name, mainly the latter. Especial mention ought to be made of a seedling presented for name by Mr. D. G. Roberts of Goffstown which Mr. Wood named "Granite Sweet" and pronounced one of the finest early winter sweets he had ever sampled. The following is a description: Name, Granite Sweet; color, yellowish, skin reddish-brown, slight bluish on one side; form, roundish, oblong; size, medium to large; stem short and slender, set in deep, slightly ribbed cavity; basin deep and slightly ribbed, rather narrow for depth; core, small; flavor, sweet, very fine; flesh, yellow, medium coarse; calyx, small and closed; season, November—January.

Quite a number of others which appeared meritorious were among those presented but on account of meager information in regard to the origin, etc., the committee did not attempt to classify. The following is a list of premiums awarded:

PREMIUM LIST.

1. General display of fruit: 1st, Geo. Simons, Weare.

11. General exhibit autumn apples: 1st, J. H. Prince, Amherst; 2d, Geo. Simons, Weare; 3d, W. D. Baker, Quincy.

29. General exhibit winter apples: 1st, Geo. Simons, Weare; 2d, Jos. N. Sanborn, Sanbornton; 3d, W. D. Baker, Quincy.

67. Display of crab apples: 1st, Geo. Simons, Weare; 2d, Geo. C. Fitts, West Hampstead.

3. Early Harvest: 1st, Geo Simons, Weare.

4. Strawberry: 1st, W. D. Baker, Quincy; 2d, W. D. Baker, Quincy.

12. Alexander: 1st, John T. Harvey, Pittsfield; 2d, C. F. Davis & Son, Centre Barnstead.

13. Autumn Strawberry: 1st, ; 2d, .

14. Fall Harvey: 1st, ; 2d, .

Geo. C. Fitts, West Hampstead.

15. Foundling: 1st, Edward B. Hall, Milford; 2d, .

16. Fameuse: 1st, Geo. Simons, Weare; 2d, Frank W. Fitts, Manchester.

17. Gravenstein: 1st, D. G. Roberts, Goffstown Centre; 2d, Geo. C. Fitts, West Hampstead.

18. Holland Pippin: 1st, Geo. F. Smith, Meredith; 2d, W. H. Conant, Mont Vernon.

19. Jersey Sweet: 1st, John W. Farr, Littleton; 2d, .

20. Maiden's Blush: 1st, Mrs. S. F. Hill, Campton; 2d, Geo. C. Fitts, West Hampstead.

21. Duchess of Oldenburg: 1st, Geo. Simons, Weare; 2d, John W. Farr, Littleton.

22. McIntosh Red: 1st, Henry Moore, Goffstown; 2d, J. C. Mills, North Dunbarton.

23. Porter: 1st, C. W. Cheesman, Lancaster; 2d, Geo. Simons, Weare.

24. Pumpkin Sweet: 1st, D. G. Roberts, Goffstown Centre; 2d,

25. Rambo: 1st, ; 2d, .

26. St. Lawrence: 1st, Jos. N. Sanborn, Sanbornton; 2d, I. A. Marshall, Lancaster.

27. Twenty-Ounce: 1st, Charles Winch, Langdon; 2d, Geo. F. Smith, Meredith.

28. Any other variety—Sweet Russet: 1st, Geo. F. Beede, Fremont; 2d, Fall Orange, J. C. Mills, North Dunbarton.

31. Baldwin: 1st, J. C. Mills, North Dunbarton; 2d, Geo. Simons, Weare.

33. Ben Davis ; 1st, J. U. Prince, Amherst ; 2d, C. F. Davis & Son, Centre Barnstead.

34. Colvert : 1st, J. P. Wallace, Quincy ; 2d, C. H. Merrill, Rumney.

35. Danvers Sweet : 1st, E. E. Sawyer, Atkinson ; 2d, Jos. N. Sanborn, Sanbornton.

37. Golden Pippin : 1st, E. P. Cone, Rumney ; 2d, W. D. Baker, Quincy.

38. Golden Russet : 1st, John T. Harvey, Pittsfield ; 2d, D. G. Roberts, Goffstown Centre.

39. Granite Beauty : 1st, Geo. Simons, Weare ; 2d, Jos. N. Sanborn, Sanbornton.

40. Black Gilliflower : 1st, Daniel Richardson, Mont Vernon ; 2d, Jos. N. Sanborn, Sanbornton.

41. Hubbardston : 1st, E. E. Sawyer, Atkinson ; 2d, Geo. Simons, Weare.

42. Hunt Russet : 1st, J. D. Howe and Sons, Lancaster ; 2d, .

43. Jonathan : 1st, Jos. N. Sanborn, Sanbornton ; 2d,

44. King : 1st, Henry F. Dodge, Mont Vernon ; 2d, Edward B. Hall, Milford.

45. Lyscom : 1st, Chas. Winch, Langdon ; 2d, .

46. Mother : 1st, Mrs. S. F. Hill, Campton ; 2d, D. G. Roberts, Goffstown Centre.

47. Northern Spy : 1st, Geo. Simons, Weare : 2d, Geo. F. Smith, Meredith.

48. Newtown Pippin : 1st, ; 2d, .

49. Nodhead : 1st, W. D. Baker, Quincy ; 2d, W. D. Baker, Quincy.

50. Pewaukee : 1st, Charles Merrill, Wentworth ; 2d, W. D. Baker, Quincy.

52. Pound Sweet : 1st, Joseph N. Sanborn, Sanbornton ; 2d, D. G. Roberts, Goffstown Centre.

53. Blue Pearmain : 1st, D. G. Roberts, Goffstown Centre ; 2d, George Simons, Weare.

54. President : 1st, Mrs. S. F. Hill, Campton ; 2d, .

55. Rhode Island Greening : 1st, George Simons, Weare ; 2d, E. E. Sawyer, Atkinson.

57. Roxbury Russet: 1st, D. G. Roberts, Goffstown Centre; 2d, W. H. Stinson, Mont Vernon.

59. Flushing Spitzenburgh: 1st, J. C. Mills, North Dunbarton; 2d, George Simons, Weare.

60. Stark: 1st, J. P. Keyes, Quincy; 2d, .

61. Tolman Sweet: 1st, George Simons, Weare; 2d, D. G. Roberts, Goffstown Centre.

62. Wealthy: 1st, George Simons, Weare; 2d, D. G. Roberts Goffstown Centre.

64. Wolf River: 1st, Edward B. Hall, Milford; 2d,

65. Yellow Bellflower: 1st, George F. Beede, Fremont; 2d, Frank W. Fitts, Manchester.

66. Any other named variety—Fallawater: 1st, Charles Merrill, Wentworth; McClellan: 2d, C. F. Davis & Son, Centre Barnstead.

GRAPES.

69. Brighton: 1st, J. U. Prince, Amherst.

70. Concord: 1st, W. C. Richardson, Manchester; 2d, J. U. Prince, Amherst.

73. Delaware: 1st, John A. Dunlap, Manchester.

78. Isabella: 1st, J. U. Prince, Amherst.

QUINCES.

100. Champion: 1st, F. M. Barnard, Manchester.

PEARS.

128. Beurre Deil: 1st, William T. Evans, Manchester.

130. Beurre de Anjou: 1st, Mrs. F. McLaren, Manchester; 2d, Edward B. Hall, Milford.

131. Buffum: 1st, George F. Smith, Meredith; 2d, George F. Beede, Fremont.

133. Duchess: 1st, B. W. Robinson, Manchester; 2d, John A. Dunlap, Manchester.

138. Flemish Beauty: 1st, George F. Beede, Fremont; 2d, J. D. Howe & Son, Lancaster.

143. Howell: 1st, R. D. Gay, Manchester; 2d, Edward B. Hall, Milford.

145. Lawrence: 1st Edward B. Hall, Milford; 2d, George F. Beede, Fremont.

146. Louise Bonne de Jersey: 1st, George C. Fitts, West Hampstead; 2d, J. C. Mills, North Dunbarton.

152. Seckel: 1st, Edward B. Hall, Milford; 2d, R. D. Gay, Manchester.

154. Sheldon: 1st, Charles Mitchell, Manchester; 2d, George F. Beede, Fremont.

158. Vicar: 1st, George C. Fitts, West Hampstead; 2d, George F. Beede, Fremont.

161. Winter Nelis: 1st, George F. Beede, Fremont.

Duchess de Bordeau: 1st, W. C. Richardson, Manchester.

VEGETABLES.

162. Display of Vegetables: 1st, Adam Dickey, Manchester; 2d, W. W. Darrah, Bedford.

163. Egyptian Beets: 1st, J. C. Mills, North Dunbarton; 2d, George F. Beede, Fremont.

165. Edmunds Beets; 1st, L. B. Schwartz, Manchester; 2d, George F. Beede, Fremont.

170. Red Cabbage: 1st, W. W. Darrah, Bedford.

171. Marblehead Mammoth: 1st, Adam Dickey, Manchester.

172. Savoy Mammoth: 1st, W. W. Darrah, Bedford.

173. Stone Mason Mammoth: 1st, W. W. Darrah, Bedford.

174. Danvers Carrots: 1st, Adam Dickey, Manchester.

177. Cauliflower: 1st, W. W. Darrah, Bedford.

188. Stowell's Evergreen Sweet Corn: 1st, I. T. Webster, Manchester.

189. Childs Honey Dew: 1st, O. H. Leavett, Manchester.

192. Kohl Rabi: 1st, L. B. Schwartz, Manchester.

193. Watermelons: 1st, I. T. Webster, Manchester; 2d, I. T. Webster, Manchester.

198. Silver Skin Onions: 1st, S. B. Gilchrist, Goffstown.

199. Yellow Danvers Onions: 1st, S. B. Gilchrist, Goffstown; 2d, J. C. Mills, Dunbarton.

200. Hollow Crown Parsnips: 1st, S. B. Gilchrist, Goffstown; 2d, Adam Dickey, Manchester.

203. Display of Potatoes: 1st, C. F. Davis & Son, Centre Barnstead.

204. Early Rose Potatoes: 1st, I. T. Webster, Manchester; 2d, C. F. Davis & Son, Centre Barnstead.

205. Beauty of Hebron Potatoes: 1st, G. C. Colman, Manchester; 2d, W. W. Darrah, Bedford.

206. Snowflake Potatoes: 1st, W. W. Darrah, Bedford.

208. Clark's No. 1 Potatoes: 1st, C. F. Davis & Son, Centre Barnstead.

211. Early Sunrise Potatoes: 1st, C. F. Davis & Son, Centre Barnstead.

215. Dakota Red Potatoes: 1st, C. F. Davis & Son, Centre Barnstead.

216. New Queen Potatoes: 1st, C. F. Davis & Son, Centre Barnstead; 2d, W. W. Darrah, Bedford.

219. Sugar Pumpkins: 1st, S. B. Gilchrist, Goffstown.

220. Hubbard Squash: 1st, John K. McQueston, Manchester; 2d, W. W. Darrah, Bedford.

223. Marrow Squash: 1st, W. W. Darrah, Bedford; 2d, I. T. Webster, Manchester.

226. Sibley Squash: 1st, L. B. Schwartz, Manchester.

229. Fordhook Squash: 1st, L. B. Schwartz, West Manchester.

230. Mammoth Chili Squash: 1st, L. B. Schwartz, West Manchester.

California Crook Neck Squash: 2d, L. B. Schwartz, West Manchester.

235. Essex Hybrid Tomato: 1st, W. D. Baker, Quincy.

238. Ignotum Tomato: 1st, L. B. Schwartz, West Manchester.

Royal Red Tomato: 2d, L. B. Schwartz, West Manchester.

241. Yellow Swede Turnip: 1st, I. T. Webster, Manchester; 2d, I. T. Webster, Manchester.

242. Purple Top Munich Turnip: 1st, J. C. Mills, North Dunbarton.

FLOWERS AND PLANTS.

240. General Exhibit of Flowers: 1st, Mrs. W. C. Richardson, Manchester.

241. General Exhibit of Plants: 1st, L. B. Schwartz, West Manchester.

General Exhibit of Strawberry Plants: 1st, George F. Beede, Fremont.

General Exhibit of Plants: 2d, L. B. Schwartz, West Manchester.

242. Display of Dahlias: 1st, Mrs. W. C. Richardson, Manchester.

243. Verbenas: 1st, Mary E. Drake, Manchester; 2d, George F. Beede, Manchester.

248. Pansies: 1st, Mrs. Mary E. Drake, Manchester; 2d, H. C. Shaw, Wilton.

250. Pinks: A gratuity recommended to L. B. Schwartz.

JUDGING FRUIT AT EXHIBITS.

The dissatisfaction existing in regard to the methods usually pursued in judging the fruit exhibits at the various county fairs, and the difficulty experienced in attempting to decide between two plates of fruit that to a casual observer appear to be " about the same, " has led a number of the state societies to try the plan of having score cards, and, while considerable difficulty is often experienced in so adjusting the scale of points as to suit the different requirements of perfect fruit, yet the system presents so many advantages over the guess work method, that it is being received with considerable favor, the main objection being to the amount of work required of a judge in scoring a very large exhibit in this way.

Among the advantages are the educational work that the score card, which should be given to each exhibitor, will bring about. We can all learn something in regard to how to select and preserve fruit for exhibitions, and by comparing the plates of fruit one with another, and noting wherein the difference lies, and what particular feature is lacking in the one or the other so that when we exhibit fruit again we shall learn in what particular to try to make improvement.

The size of our fruit exhibit at Manchester, and the limited time at the disposal of the expert judge, precluded the idea of attempting to use a score card upon all the exhibits, but in many cases where there were so many plates of such excellence that a decision would be rather difficult from mere comparison, the score cards were used and the results were most satisfactory. The following scale of points was used, having been decided upon by the secretary after comparing those used at the World's Fair, and in a number of state societies, and, while it is not claimed that perfection has been attained, yet the scale is recommended as being a decided improvement over the haphazard method referred to, and is apparently well suited to our New Hampshire fruit:

	Standard.
Quality,	20
Size,	20
Color,	15
Form,	10
Uniformity of Size,	15
Freedom from Blemishes,	20
Perfection,	100

The fruit industry of our state is yet in its infancy, although it has existed for many years as an adjunct to farming rather than a separate branch by itself, and it only needs proper advertising in regard to the quality of our fruit grown in our Granite soil, and education of the fruit growers in regard to the requirements of the markets, as to sorting, packing, branding, etc., and instructions as to the need of applying proper fungicides and insecticides at the right time, in fact, the dissemination of the knowledge of Horticulture which has been gained by years of study and experiment and now is ours, if we will only receive it, to make this important industry one of, if not the leading agricultural industries in the state, for, as Colonel Sellers said, "There's millions in it."

It seems to me, judging from the experience of other states, that the best way to attain this much deserved result is by coöperation, and that through the organization of our leading fruit growers, the New Hampshire Horticultural Society.

And we ask the cordial support of all citizens who have the welfare of our state at heart, in our efforts to promote the best interests of this important industry.

NEW HAMPSHIRE APPLES AT THE WORLD'S FAIR.

There having been no provision made by the commissioners for an exhibit of fruit from New Hampshire at the World's Fair, it remained for the enterprise of two individuals, C. C. Shaw, of Milford, president of the New Hampshire Horticultural Society, and W. D. Baker, of Quincy, secretary of the same society, to try to keep up the reputation that New Hampshire had already gained for producing the finest quality of apples, by personally making exhibits in the Horticultural Department.

Mr. Shaw's exhibit contained pears and grapes as well as apples, but as many of the specimens in his collection were picked too early, as they were shown at the Tilton Fair in the early part of September, they reached Chicago in rather a poor condition and thus did not fairly represent the New Hampshire fruit, but he deserves great credit for the effort put forth to do something.

Mr. Baker secured his exhibit the 30th of September, and it was personally selected from his own orchards and those of some of his neighbors, in three towns in Grafton county, and taken to Chicago in barrels in the same car with the October butter exhibit, and reached Chicago in fine condition. On account of the late date of making the entry, considerable difficulty was experienced in procuring any space, but this was done by going to considerable expense in building additional shelves in a corner of the main Horticultural building, next to the California exhibit, and the exhibit was installed. It consisted of sixty varieties of apples, numbering about two hundred and fifty plates, and the names of the fifty varieties which were known and were entered for competition is shown on the attached list.

The method of judging was to have an expert in nomenclature first inspect the exhibit to see if the varieties were correctly named, incorrectness in this respect counting against the exhibitor, and then the second judge passed upon each variety, scoring on the following points, ten being perfect, viz.,—dessert, cooking, market, color, size, evenness, freedom from blemishes, handling, and arrangement. The first judge found only one change to make, while the second complimented the exhibit very highly, saying that some of the varieties were the best exhibited from any state (and there were 75,000 plates in the whole exhibit), and that it was a credit to any state, and when the list of awards for 1893 apples was posted, New Hampshire was the first name on the list of successful exhibitors, and was awarded a medal and diploma for the "superior excellence" of the Fruit Exhibit.

This exhibit was made by Mr. Baker entirely at his own expense, and so fine a representation of one of our most valuable industries can but result in a value only to be estimated. One of the results from this success has been to call the attention of our fruit growers to the necessity of having a good organization, and a Horticultural society has already been organized with a large membership, composed of prominent horticulturists and pomologists from every section of the state, and will no doubt prove of great value to the fruit growers of the state. Our soil, climate, and close proximity to the best markets afford the best of reasons why this industry should prove very remunerative if rightly managed, and the assistance which the society can give by meetings, reports, and bulletins concerning the most advanced methods of every branch of horticulture, including especially the proper preparation and use of insecticides, will be of untold value.

NEW HAMPSHIRE STATE GRANGE.

Hon. N. J. Bachelder, Secretary State Board of Agriculture, Concord, N. H.:

Dear Sir: I herewith submit the annual reports of the master and secretary of the New Hampshire State Grange, requesting their publication in the annual report of the State Board of Agriculture.

E. C. HUTCHINSON,
Secretary.

NEW HAMPSHIRE STATE GRANGE.

MASTER'S ADDRESS.

BY N. J. BACHELDER, MASTER.

Members of the State Grange:

Another year has passed, and we are again assembled in the annual session of the New Hampshire State Grange, to take cognizance of the work accomplished, and to legislate for this organization in the interest of New Hampshire agriculture.

Since we were last assembled the business interests of the country have been shaken to such a degree as to affect the whole people, but there is no class that suffered less from this disturbance than those upon the farms. The advantages of a home unmolested by the collector of rents, and a business that would at least furnish sustenance for wife and children, have been prominently called to the attention of the farmers of our state and country.

The organization has been prosperous during the year and has been materially strengthened along various lines of its work.

It has been successful because it has been in earnest, and has furnished the means for the farmer's education and legitimate advancement. It is not competent for a farmer's organization to assume a dictatorial spirit and make demands upon the public, however reasonable and just, but it is competent for it to provide means for investigation and instruction in any matter affecting the farmer's interests. Such is the work of this organization, and the influence exerted by the intelligent consideration of all public questions is of such a potent, yet quiet nature, as to overcome every obstacle thrown in its pathway, and helps the farmer by teaching him to help himself. If the farmers of our country would receive any assistance in their business, in their legislative halls, or in their public institutions, they must first manifest an interest,—earnest, aggressive, and continuous—in these matters. The farmer's greatest enemy is his own indifference to the needs of his chosen profession. This organization will help him fight the battle.

PRESENT CONDITION OF THE ORDER.

Since the last annual session of the State Grange 14 subordinate Granges have been organized, making the present number 173, with a total membership of 13,242. Pomona Granges of the state are 12 in number, and no Grange, either Pomona or subordinate, has become dormant during the year.

The subordinate Granges are divided among the counties of the state as follow:

Rockingham, 26; Strafford, 10; Belknap, 13; Carroll, 14; Merrimack, 29; Hillsborough, 25; Grafton, 15; Cheshire, 25; Sullivan, 11; Coös, 5.

The members have paid into the treasury of the 173 subordinate Granges, in fees and dues, about $20,000 during the year, with which there have been sustained 173 agricultural schools, representing the most comprehensive and practical system of farmers' education in the world, and supported by the farmers without state or government aid. This system of education and self-improvement challenges the admiration of all citizens, for it contributes to the progress of the state, and raises the standard of intelligence among a large class of her citizens. No backward steps should be taken at this session in the cause of agriculture, but rather advancement should plainly mark our every utterance in regard to the farming interests of the state. The reports of the worthy treasurer, secretary, and general deputy will furnish detailed information in regard to the organization.

EXTENSION OF THE ORDER.

The extension of the order to those towns where a subordinate Grange has not been organized, should claim the immediate attention of the officers of this body. In the counties of

Belknap, Merrimack, and Cheshire, there are only two towns without a Grange, and the people of these localities are well accommodated by Granges in neighboring towns. A thoughtful canvass of the sections of the state where no Granges exist, reveals the fact that there is opportunity for about forty-five additional Granges, to be located in the following counties:

Rockingham, 10; Strafford, 2; Carroll, 1; Hillsborough, 3; Sullivan, 3; Grafton, 16; Coös, 10.

Arrangements should be made for the immediate organization of these Granges, that our order may be within the reach of every farmer in New Hampshire, and its influence become as wide-spread as that of the church or school. When it can be said that a farmers' organization, the corner-stone of which is education, has been established in every rural section of New Hampshire, the Grange will be in position to commence its grand work for the entire farming population of the state. The most practical method of establishing Granges in the forty-five towns in question will be by a house to house canvass, explaining to the farmer by his fireside what the organization expects to accomplish for himself and family by becoming associated with it. After sufficient names have been secured a meeting for organization should be appointed, and the little radiating centre will be established, which will reflect the light of agricultural science and general intelligence throughout the entire neighborhood. Some competent person or persons should be authorized to at once complete the organization in the state.

FINANCIAL.

It is gratifying to know that the finances of our organization show the same relative improvement as our numerical strength. The total receipts, including cash on hand at the close of the fiscal year 1892, were $8,206.47. At the close of the present year it is $9,980.86, with two out-standing bills that will increase the amount to about $10,200. The report of the treasurer will give in detail the receipts and expenditure.

THE GRANGE STATE FAIR.

No fair association that ever existed in New Hampshire is entitled to more credit for judicious and economical management and a strict adherence to agriculture in its annual exhibitions than the New Hampshire Grange Fair association. For eight successive years its fairs have been held in Tilton, encountering more or less rainy weather, and yet every bill and premium has been paid and there is in the treasury about $3,500. To Hon. Charles E. Tilton the Grange in New Hampshire is indebted for the free use of the park, and to the loyal devotion of the members throughout the state is New Hampshire indebted for an annual agricultural exhibition that has been influential in stimulating interest in improved methods of farming throughout the state. Its high moral character should not be allowed to deteriorate.

GRANGE MUTUAL FIRE INSURANCE COMPANY.

No branch of our organization has been of greater financial aid to its members than the Grange Mutual Fire Insurance company, which insures property only of members of the order in New Hampshire against loss by fire. The amount of property insured December 1, 1893, was $2,651,000, having made a net gain in amount of property insured since January 1, 1893, of $489,700. During nearly six years of existence, this company has constantly increased in business, promptly paid every loss, and furnished as safe insurance to its policy holders as is known in the world at one half of 1 per cent. for a term of three years. This has been done by safe, economical management, and if the same good judgment is manifested by the agents who write the policies in the future, there is reason to expect that insurance can be furnished at the same rate. The policy holders will get their insurance at cost, whatever that may be. This company should exercise great care in the character of risks taken in the future, on account of the probable increase in rates upon farm property by stock insurance companies.

PATRONS' RELIEF ASSOCIATION.

A feature of the Grange less understood than any other, and consequently less patronized, is the life insurance department known as the Patrons' Relief Association. This auxiliary to the order was established in the early history of the organization, and admits to membership patrons in good health and in regular standing in their Grange. This association furnishes to its members those means of life insurance which are prominent features of fraternal benefit orders paying death benefits, and should be supported. Its objects and purposes are but an extension of those principles which underlie our organization and are the exemplification of the grand principles of fraternity.

DEPUTY WORK.

The success of any organization depends largely upon the efforts of those whose duties bring them in direct contact with the membership, and none are in more favorable position to awaken interest in thorough organization than the district deputies. We think they have performed faithful and efficient work during the year, and are entitled to no small amount of credit for the success recorded. This may have been in some degree promoted by the fact that the deputies were called together by the state master for conference during the year. We recommend, that in addition to the present provision for meeting at the annual session of the State Grange, such action be taken as will provide for the expenses of a meeting of the district deputies during the year, at such time and place as the state master may designate, for instruction in the unwritten work and other features of the organic law of the order.

No efforts will contribute more to the permanency of the Grange than those put forth in securing the most thorough and complete organization possible.

FIELD MEETINGS.

During the summer months it has become quite common for members of Granges to assemble in the capacity of field meetings, and there conduct the educational work in the form of lectures, discussions, and music. During the month of August the Pomona Granges of the state held twelve field meetings on successive days, which were addressed by Hon. J. H. Brigham of Ohio, master of the National Grange, who was accompanied by the state master to all the meetings, and by the state lecturer, secretary, and general deputy to several of them. It was undoubtedly the most successful series of meetings ever held by the Grange in New Hampshire and attended in the aggregate by not less than 15,000 people. It will be for the good of the order that this arrangement be continued in future years, for in no better way can the principles and purposes of the Grange be brought to the attention of the people. While there is a farmer or his family outside the Grange who would appreciate the educating influence of the order, all reasonable efforts should be made to attract them to our ranks. Arrangements should be made early for these gatherings.

THE NATIONAL GRANGE.

The National Grange assembled in Syracuse, N. Y., Wednesday, November 14, and continued in session nine days. Its deliberations were marked with interest and its conclusions will generally be accepted by the members throughout the country as conservative and wise. The state of New Hampshire sustained its previous record in the organization of Granges, for it was exceeded by only one state in the number of new Granges organized during the year. After several years of discussion the National Grange adopted an annual word for Pomona Granges, and the word for 1894 will be imparted to masters of Pomona Granges present at this session. The journal of proceedings of the National Grange will be forwarded the master of each Pomona and subordinate Grange in the state and will be worthy of their careful attention.

CATTLE COMMISSION.

We desire to call attention to the work being performed by the state cattle commission, on account of its importance and the lead being taken by New Hampshire in the suppression of contagious diseases among animals. The efforts of the commission have been mainly directed to the suppression of animal tuberculosis, and no state is doing more in this direction. There is a special reason for this, for New Hampshire is advertising to the world as a health resort, and every safeguard that can be thrown around her food products adds to her attractions.

This subject is receiving increased attention throughout the country, and President Cleveland in his recent message to congress had the following to say in regard to it: "While contagious pleuro-pneumonia in cattle has been eradicated, animal tuberculosis, a disease widespread and more dangerous to human life than pleuro-pneumonia, is still prevalent.

"Investigations have been made during the past year, as to the means of its communication and the method of its correct diagnosis. Much progress has been made in this direction by the studies of the division of animal pathology, but the work ought to be extended, in coöperation with local authorities, until the danger to human life arising from this cause is reduced to a minimum.

Until this matter receives the attention of congress, as suggested, there will be no such universal efforts for its suppression as are being made in New Hampshire. It can never be eradicated, and only reduced to that extent indicated in the statement of the president.

THE FARMER'S DUTY AS A CITIZEN.

It will be impossible within the time at our command to state all that we would like to say upon the privileges and duties of the farmer as a citizen. Before the advent of the Grange, and even now, where its influence has not been felt, the farmer has too often regarded himself and been regarded by others as a cipher in the consideration of questions of a public character; but the people of the country are beginning to learn that a cipher in its proper place sometimes counts ten. No class of people are more entitled to participate in the public affairs of town, county, or state than the farmer, and none should have a more decided opinion than he upon matters of public concern. The safety of a republic depends upon the intelligent action of her people, and when they have become sufficiently informed upon questions which affect her welfare to form intelligent opinions and have the courage to express them, progress and prosperity will be written upon her banner.

The schemes of wily politicians and grasping corporations will be thwarted, and the glad tidings will be proclaimed from her hill-tops that the people rule. Danger threatens any nation, country, or institution when its leaders button the cloak of self-conceit around them and give expression in action, if not in words, of that oft quoted saying, "The people be damned." It is the farmer's duty as a citizen to act with intelligence upon questions pertaining to the welfare of his town, state, and nation, to watch the officials in the management of all public institutions, ever according the same privilege to his neighbor. The Grange is the greatest educator known along these lines, and the time is surely coming when the wickedness and corruption of our great centres of civilization will become intolerable and the people will be compelled to turn to the rural sections for relief from the rule of ignorance and crime, and then the influence of the Grange will be appreciated as never before, and the preparatory work now being done will meet its fruition.

SECRETARY OF AGRICULTURE.

We can hardly allow this opportunity to pass without giving expression to our sentiments in regard to the recent utterances of Hon. J. Sterling Morton, secretary of agriculture in the president's cabinet, bearing upon this organization. Mr. Morton was called to the president's cabinet from the active duties of a corporation attorney, and when he gave utterance to those sentiments condemning the Grange,—which have been so widely published as to need no repetition here—we are charitable enough to think he did not know the character of the organization he was attempting to crush. This does not atone for such language as was used, but it emphasizes the fact that men are needed for high official positions who are familiar with the cause they represent and in sympathy with the people they are to serve. The National Grange adopted ringing resolutions, condemning such expressions from one occupying a position created in response to the request of the organization he would strike down, by a unanimous vote; and the least that this organization can do will be to take similar action, believing that the ignorance of the secretary upon the work of this organization was dark as the shades of midnight.

FREE PUBLIC LIBRARIES.

The educational work of the Grange can be largely extended by an active interest in the free public libraries established in various towns of the state. An influence should be exerted to have included in the books purchased standard agricultural works, which would be valuable for reference if not desirable for general reading. The Grange was active in securing the establishment of these libraries, and every effort should be made to extend their usefulness.

SPECIAL FARMERS' ORGANIZATIONS.

The tendency of the times is toward specialties, and many subjects are now treated by specialists which formerly received only general attention. This is true in regard to law, surgery, medicine, theology, and mercantile pursuits, as well as to agriculture. The person who treats the eye may know nothing about the ear, and the person who teaches horticulture may know nothing about dairying.

We have in the state the New Hampshire Horse Breeders' association, developing an interest in all that pertains to horse and horsemanship; the Granite State Dairymen's association, stimulating an interest in dairying, and through its organization making an exhibit at the World's fair that reflected credit upon the state, and the Granite State Poultry and Pigeon association, holding an exhibition in Concord the present week. The State Horticultural society, to be organized the present week, is in the right line and should receive hearty endorsement. There are several other organizations of similar design that would find a field for useful labor in behalf of the respective farm industries of the state. Organization and association are powerful means of development.

Education in the various lines will be promoted, emulation by annual competitive exhibitions will result in renewed interest, and proper legislation will be influenced thereby. Such associations should receive the encouragement of the members of both state and subordinate Granges.

TAXATION.

The most vital subject affecting the farming interests of New Hampshire is the equalization of taxation, and it should have the earnest attention of our entire organization until something is accomplished. The principle involved in just taxation laws is an equitable contribution to the fund raised by taxation in proportion to the property rights of people sharing in the protection and privileges afforded by state and local government. It is apparent to every intelligent person who has given the subject any consideration, that this result is not attained, and that the burdens of taxation are not equitably distributed in proportion to the property rights of persons and corporations. This is specially true of farmers and farm property, and has caused a depressing effect upon the rural sections of our state.

It is not good sense to continually grumble about this state of affairs without making a corresponding effort to remedy it.

The foundation of all efforts for reform in any direction is a correct understanding of the question at issue. Our first duty in this matter is to study the question of taxation in all its bearings, and as far as possible become familiar with it.

The State Grange has frequently considered the question, but has never made any definite recommendations to the legislature in regard to it. During the last session of the legislature a bill was introduced by a prominent member of the Grange, and receiving the support of the farmers, as well as of many others, was enacted a law. This law provides for the re-appraisal of timber lands in unincorporated places and towns for the purpose of taxation.

A commission was appointed, and they have completed the appraisal in seven grants and four towns, and will recommend for these regions alone an increase of more than $3,500,000. There are fifteen grants and several towns yet to be visited, and it is expected that when the work is completed, and upon a fair appraisal, an increase of not less than $12, 000,000 will be recommended. This means that the taxes upon $12,000,000 previously paid by the people of this state will be shifted to property that has been paying no taxes. We invite earnest attention to the result of this effort, and suggest the query, if this can be done in regard to timber land, why cannot it be done in regard to all taxed property in New Hampshire? We believe it would be wise to give the state board of equalization sufficient authority, if they haven't it already, and sufficient salary to give this matter constant attention, and under their direction have the value of property, other than timber lands, fixed at its true value for taxation purposes as far as possible. A state official, not dependent upon the votes of interested parties for his position, would be able to do what selectmen and assessors are almost powerless to accomplish.

We recommend a thorough study of the taxation problem in the Granges of the state during the coming year and that a committee be appointed at this session to give special study to this subject and report to the next session of the State Grange what action is advisable and what bill shall be introduced in the next legislature, if any, in the interest of equalization of taxes. While it would be impossible to insure exact justice in this matter, it will not be a very difficult matter to make things better than they are now.

THE STATE AGRICULTURAL COLLEGE.

European countries have been for years alive to the needs of agriculture, and all over the highest civilized parts of Europe we find the different governments have established model farms, experimental farms, botanical gardens, and agricultural colleges, with no other purpose than the advancement of agriculture in the respective countries. These are chiefly supported by large annual expenditures by the different governments, and are devoted to the study of scientific and experimental agriculture. Prussia, Saxony, Belgium, Russia, and France have been prominent in agricultural education, and especially the latter country, where no expense is shirked in the cause of agricultural science, and her five agricultural colleges and one hundred agricultural schools, established before any in this country, are performing Herculean labors for the elevation of the farming population of the empire. We have been accustomed to look to England and Scotland more especially for principles and facts in our agricultural instruction, for there we find agriculture developed in all its noblest attitudes, but from the great diversity of our soil and climate they were not applicable to our condition.

In 1862 the congress of the United States enacted a law donating public lands for the establishment, in the several states and territories, of colleges for instruction in agriculture and the mechanic arts. It is interesting to note the trend of discussion in congress while this bill was under consideration.

Senator Morrill of Vermont, regarded as the father of the measure, made a lengthy and exhaustive address, almost exclusively devoted to the benefit to be derived to agriculture by its passage.

Among other things he said: "Resulting improvements may safely be predicted upon the labors of thirty or more institutions actually engaged in scientific agriculture." An authority who has studied this subject, states that while the bill was in the senate, of thirty-six senators who discussed the bill, only two mentioned agriculture and mechanic arts; every other one spoke of it as a plan for agricultural education."

"The state agricultural college located at Hanover, a corpoation by the name of the New Hampshire College of Agriculture and the Mechanic Arts," is the first section of the act passedby the New Hampshire legislature in 1878, in regard to the institution established at Hanover in accordance with the act of congress.

The language of the statute indicates that the legislature intended it to be chiefly an agricultural institution for promoting the agricultural interests of the state. The will of the late Benjamin Thompson, dated Feb. 12, 1856, bequeathing more than four hundred thousand dollars to the state or New Hampshire, contains the following language: "The object of this devise being to promote the cause of agriculture by establishing, at the expiration of twenty years from the time of my decease, an agricultural school, to be located on my Warner farm, so called, and situated in said Durham, wherein shall be thoroughly taught, both in the school-room and in the field, the theory and practice of that most useful and honorable calling." After the act of congress of 1862, donating land for the establishment of colleges in the several states, the following provisions were made in a codicil to said will, dated March 21, 1874:

"My object being mainly to promote the improvement of agriculture, though willing that the college to be established should also provide for the mechanic arts, it is my will that the institution should be called the New Hampshire College of Agriculture and the Mechanic Arts, and in addition to the instruction to be given therein, as provided in my said will, there shall be taught only such other arts as may be necessary to enable said state to avail itself of said donation of lands by the government in good faith, which two branches of instruction shall be the leading objects of said institution or college."

The state was required to meet certain conditions in the acceptance of the bequest, and failing to do so, this property was bequeathed to the state of Massachusetts. Under certain conditions the state of New Hampshire could establish the school at Durham at once. The state board of agriculture and the State Grange appointed committees, organized forces, and asked the New Hampshire legislature to accept the provisions of the will and immediately establish the school. The legislature, with great liberality, met every provision of the will, and appropriated $135,000 to establish the school at once, and ordered the institution at Hanover to be moved to Durham. In securing this legislation, not a voice was heard asking for the appropriation in any name but that of agriculture, and every man who voted for it probably would have said at the time that such was the understanding. The various acts of congress and of the New Hampshire legislature, and the bequests of Messrs. Conant, Culver, and Benjamin Thompson, all express or imply the advancement of agriculture to be the chief object of the institution now located at Durham, with the present annual income of over $40,000.

We have dwelt at this length upon the facts connected with the establishment of the institution, for the reason that it is our duty to ascertain as far as possible the intent and purpose of those who have appropriated money or made bequests in determining our privileges and responsibilities in the matter.

This college was opened for students in September, having received the constant attention of the people of the state for three years, and with what result? One of the trustees of the institution informs us that ten students are taking the agricultural course. After three years of almost constant effort by the Grange and other farmers' organizations in the state, to make available the bequests of our benefactors, and the appropriations of our state and national governments in the interests of agriculture, ten students are receiving such instruction. Farmers, what have you to say in regard to this? There is but one thing that can be said. Either the atmosphere and influence of this college does not attract farmers, or we have been deceived, and we have deceived the tax-payers of the state, in regard to the demand for an agricultural college in New Hampshire. In the latter event, Messrs. Conant, Culver, and Benjamin Thompson were sadly deceived also.

We have a responsibility in this matter which cannot be shifted to the shoulders of others. As an organization we will at all times manifest a liberal spirit and advocate a liberal policy in developing any and all resources of the state or nation. We have asked the state for the money appropriated in the name of agriculture, and if we sustain any respect as an organization or as farmers, we must manifest to the people of New Hampshire that we acted in good faith, and if we have entertained false ideas in regard to the matter, go to the next legislature, not to make restitution, for that is impossible, but to see to it that the money of our citizens is not taken from them in the alluring and seductive name of agriculture to be diverted to some other channel.

We cannot afford to pass this subject hurriedly at this time. Much has been written and more said during the time since the college was opened, in regard to the practical part of an agricultural college course, that may have been misleading, and in some instances has been written and said for the purpose of casting odium upon it. We do not claim that instruction in holding the plow or grafting fruit trees is a leading thing in an agricultural college course, but we claim that it has its proper place in such course, and is as important in the farmer's education as instruction in holding the lance or in bandaging the wound is in the surgeon's equipment. The farmers of New Hampshire and of the country are behind their fellows in other vocations and professions, for the reason that they lack definite knowledge upon a thousand things that should be taught in agricultural colleges. When all there is to be known about the management of soils, animals, and plants has been taught to all the boys who are to make farming a business, supplemented with such studies as will graduate broad-minded, progressive, enthusiastic farmers, who will elevate the standard of agriculture wherever located ; when all there is to be known about domestic science, including cooking, needle-work, and the art of home-making—the grandest accomplishment of woman—has been taught to all the girls who honor our New Hampshire farm homes, supplemented with such other studies as will fit them to be intelligent companions for their husbands ;—then, and not till then, can it be said there is no need of an agricultural college in New Hampshire.

In the state of Massachusetts the income from the land grant act has been divided by law, one third going to the Institute of Technology, where the mechanic arts are taught, and two thirds for the maintenance of an agricultural college, where the only course is an agricultural course. In the state of Connecticut the income has been taken from Yale university, where it was yielding little or no benefit to agriculture, and placed with Storrs's Agricultural school, where the only course is an agricultural course.

While we are willing to concede all proper rights to instruction in mechanic arts, and great liberality in the agricultural course, we claim that we should not fall behind the farmers in the neighboring states in our solicitude for our agricultural interests.

The state board of agriculture has loyally called attention to the conditions under which the bequests and appropriations have been made. This organization will usurp none of its functions nor lose any of its prestige, but rather it will fail to perform its duty if it neglects to supplement its previous action, —in securing appropriations from the state treasury—with such efforts as will hasten the success of the institution in advancing the agricultural interests of New Hampshire.

Perhaps we cannot expect the college to even approximate the usefulness of the Grange to the farming interests of the state, yet it is our duty to give it encouragement and support, and advice even, for there is no time when suggestions may not be properly made to our public servants, if couched in respectful and courteous language. In view of these facts, we urge the farmers of the state to send their boys to this institution to study agriculture, in such numbers as will compel it to be chiefly agricultural in its character and demonstrate that an agricultural college can be made successful in New Hampshire.

IN MEMORIAM.

We are pained to announce the sad intelligence that during the year the silent messenger, Death, has entered our ranks and borne from our midst loved ones who have been accustomed to meet with us at our annual gatherings. While we bow in submission to His will, "who doeth all things well," we cannot refrain from expressing our sorrow in this sad affliction.

Thoughts of their life as they stood side by side with us in this work, will ever remain fresh in memory, and the influence of their noble, self-sacrificing lives will ever be a stimulus for better things.

We are called upon to mourn the loss of,—

Henry Gray, past master of Advance Grange, No. 20, of Wilton, died December 29, 1893.

William H. Chase, past master of Forest Grange, No. 96, of Stoddard, died January 7, 1893.

George S. Kingsbury, past master of Granite Lake Grange, No. 115, died March 25.

Ella J. Cole, wife of Worthy Master Martin M. Cole of Mount Belknap Grange, No. 52, died March 26.

Oscar F. Sargent, past master of Spafford Grange, No. 83, died September 3.

Clara J. Smith, wife of Past Master J. C. Smith, of Bartlett Grange, No. 104, died October 1.

Abbie M. Wilkins, wife of Past Master Aaron M. Wilkins, of Souhegan Grange, No. 10, died October 8.

Jennie E. Burnham, wife of Past Master Charles H. Burnham, of Starr King Grange, No. 124, died October 20.

Rebecca Melcher Page, wife of Past Master Luther F. Page, of Crystal Lake Grange, No. 101, died November 13.

Sarah Elizabeth Parker, wife of Past Master Willard C. Parker, of Narragansett Grange, No. 46, died November 28.

A. P. Chamberlain, past master of Stark Grange, No. 42, of Dunbarton, died December 10, 1893.

Frederick Taylor, past master of Granite Lake Grange, No. 115, of Munsonville, died December 16.

IN CONCLUSION.

Two years ago, through the indulgence of the voting members of the State Grange, we were placed in the office of master, and the high honor conferred was fully appreciated. There is no office within the gift of the people of the state which carries with it greater opportunities for usefulness, or that is accompanied by greater honor, than the office of master of the New Hampshire State Grange. We accepted the trust reluctantly, on account of our inability to meet your expectations, and because of important duties, which would prevent devoting the time necessary to do all that would be required. Under the circumstances we have served you according to our best ability, and have received the hearty, generous, and loyal support of officers and members, for which we extend our sincere thanks. The history of the two years has been recorded in your minds, and we ask you, in recalling any acts of ours that have met with your disapproval, to be assured that every effort has been made in behalf of the farmers of New Hampshire, and in the line of our duty as it appeared to us, without fear or favor.

Whatever may be your judgment, we have the conscientious satisfaction of having tried to be loyal to the farmers of New Hampshire, and to their interests as embodied in this organizaation.

We return the gavel to your keeping, unscarred by political or corporate influence, and express the hope that this organization may find success in the future, as in the past, by advocating those measures that will advance the interests of agriculture by advancing the interests of our commonwealth.

ANNUAL REPORT.

BY E. C. HUTCHINSON, SECRETARY.

Worthy Master and Members of the New Hampshire State Grange:

Since we were last assembled in annual session, another year has marched on and joined the ages past, and another chapter has been added to the Grange history. In again submitting the report of your secretary, we are pleased that it will show that there has been no halt made in the onward march, nor abatement in the interest in the order of New Hampshire.

The unoccupied territory has been materially lessened again, as from September 30, 1892, to September 30, 1893, fourteen new Granges were organized as follows:

Sugar River Grange, No. 190, was organized November 12, 1892, at North Charlestown, by Deputy Bela Graves, with 26 charter members.

Sunset Grange, No. 191, was organized December 7, 1892, at Madison, by General Deputy Alonzo Towle, with 19 charter members.

M. L. Ware Grange, No. 192, was organized at West Rindge, December 16, 1892, by Deputy T. H. White, with 42 charter members.

Lewis W. Nute Grange, No. 193, was organized December 16, at Milton, by Deputy Frank P. Wentworth, with 29 charter members.

Hiram R. Roberts Grange, No. 194, was organized December 19, 1892, at Rollinsford, by Deputy Frank P. Wentworth, with 37 charter members.

Greenland Grange, No. 195, was organized at Greenland, December 16, 1892, by Deputy T. H. White, with 60 charter members.

Silver Mountain Grange, No. 196, was organized at Lempster, December 23, 1892, by Deputy Bela Graves, with 40 charter members.

Moultonborough Grange, No. 197, was organized at Moultonborough, January 23, by General Deputy Alonzo Towle, with 31 charter members.

Winnisquam Grange, No. 198, was organized at East Tilton, February 6, by Worthy Master N. J. Bachelder, with 35 charter members.

Wentworth Grange, No. 199, was organized at Wentworth, February 10, by Deputy T. H. White, with 34 charter members.

Warren Grange, No. 200, was organized at Warren, February 11, by Deputy T. H. White, with 51 charter members.

Cherry Mountain Grange, No. 201, was organized at Carroll, March 8, by Deputy T. H. White, with 24 charter members.

Green Mountain Grange, No. 202, was organized at Effingham Falls, March 11, by General Deputy Alonzo Towle, with 27 charter members.

Bethlehem Grange, No. 203, was organized at Bethlehem, March 20, by Deputy T. H. White, with 50 charter members, making a total of 170 active subordinate Granges, September 30, 1893, with a membership of 13,242.

The additions are from the following sources: By initiations, males 1,034, females 1,078; by dimit, males 66, females 49; by re-instatement, males 37, females 38; by charter members of new Granges, 505; making a total gain of 2,807.

The losses have been as follows: By death, males 76, females 37; by dimit, males 105, females 125; withdrawal, males 30, females 63; suspension, males 272, females 229; expulsion, males 1—total, 916; which, deducted from the additions, leaves a net gain of 1,968, and makes a total membership, for the year, of 13,242.

Since September 30, Granges have been organized as follows:

Charlestown Grange, No. 204, at Charlestown, by Deputy T. H. White, on November 9, with 19 charter members.

Henry Wilson Grange, No. 205, at Farmington, November 29, by Deputy F. P. Wentworth, with 23 charter members.

Garnet Hill Grange, No 206, at Center Harbor, by General Deputy Alonzo Towle, December 8, with 30 charter members.

THE TWELVE LARGEST GRANGES IN THE STATE ARE

Amoskeag, No. 141, with 301 members; Pembroke, No. 111, 258 members; Winnipesaukee, No. 51, 202 members; Grafton Star, No. 60, 194 members; Cheshire, No. 131, 193 members; Warner, No. 90, 186 members; Souhegan, No. 10, 143 members; McClary, No. 102, 155 members; Thornton, No. 31, 154 members; Capital, No. 113, 148 members; Hooksett, No. 148, 140 members; and Friendship, No. 110, 141 members.

There are 29 other Granges in the state with a membership exceeding 100. The largest number initiated by any Grange was by Winnipesaukee, they having added 64, and making a net gain of 60. The next largest number was initiated by Newfound Lake Grange, No. 162, being 55, and making a net gain of 52. The largest percentage of gain has been made by Plaistow Grange, No. 186, they commencing the year with 21 members, and closing with 61, a gain of almost 200 per cent.

THE SIX GRANGES MAKING THE LARGEST CASH RETURNS

to the State Grange, are: Winnipesaukee Grange, No. 51, $93.54; Warner, No. 90, $62.82; Amoskeag Grange, No. 141, $85.10; Newfound Lake Grange, No. 162, $56.48; Cheshire Grange, No. 131, $60.66; Bow Grange, No. 189, $55.56.

The twelve Pomona Granges had a membership, September 30, 1893, of 3,862. The membership, September 30, 1892, was 3,020, making a net gain of 844.

The gains are from the following sources; Initiations, males 508, females 491; by dimit, males 21, females 22; by reinstatement, males 8, females 5.

The losses are: By death, males 16, females 7; by dimit, males 38, females 22; by suspension, males 69, females 52; by withdrawal, males 6, females 3.

The cash receipts for the year are as follows:

Fees for Sixth Degree at State Grange, December 20,	$74.00
Cash returns for the December quarter, 1892,	1,059.66
" " March " 1893,	1,195.42
" " June " 1893,	1,370.46
" " September " 1893,	1,299.16
Total receipts, as per Treasurer's report,	$5,024.20

The receipts for the year ending September 30, 1892, were $3,982.78, making a net gain for the year of $1,041.42, every Grange being square on the books up to September 30, 1893.

The expenses of the office for the year have been as follows:

Printing (including journals and by-laws and stationery),	$334.10
Postage,	118.07
Office expenses and incidentals,	41.40
Total,	$493.57

An itemized exhibit of the foregoing expenditures has been submitted to your executive committee, and duly approved and audited by them.

It must be apparent to all who annually attend the meetings of our State Grange, and listen to the reports of the various officers, and greet the representatives of so many new Granges each year, that the unreclaimed territory in our small state must be rapidly growing less, and if the same progress is to be continued, the time must soon come when all the fields will have been planted to Grange seed.

There, however, yet remains much territory which should be brought under the influence of Grange culture, and we trust that the next year may witness much progress made. The suggestions, for the good of the order, we will leave to the other officers and committees, who will make reports.

We would thank the secretaries of the subordinate Granges, who have been prompt in making their returns to this office and who have ever been ready to assist in lightening the labors of your secretary, and our associate officers, and the members generally, for courtesies and favors received.

NEW HAMPSHIRE STATE GRANGE.

OFFICERS FOR 1894.

Nahum J. Bachelder, *Master*	East Andover.
James E. Shepard, *Overseer*	New London.
Edward J. Burnham, *Lecturer*	Manchester.
Ellery E. Rugg, *Steward*	Keene.
Howard. B. Holman, *Assistant Steward*	East Tilton.
George W. Patten, *Chaplain*	Dublin.
Jonathan M. Taylor, *Treasurer*	Sanbornton.
Emri C. Hutchinson, *Secretary*	Milford.
Adam Dickey, *Gate Keeper*	Manchester.
Mrs. Nahum J. Bachelder, *Ceres*	East Andover.
Mrs. J. E. Shepard, *Pomona*	New London.
Mrs. Alonzo Towle, *Flora*	Freedom.
Mrs. Emri C. Hutchinson, *Lady Steward*	Milford.

EXECUTIVE COMMITTEE.

Members ex-officio.

Nahum J. Bachelder, *Chairman*	East Andover.
Emri C. Hutchinson	Milford.

Daniel W. Rugg	East Sullivan.
Charles McDaniel, *Secretary*	West Springfield.
William H. Stinson	Mont Vernon.

GENERAL DEPUTY.

Alonzo Towle	Freedom.

LIST OF POMONA GRANGES AND THEIR OFFICERS, 1894.

Hillsboro County 1, Milford, David G. Roberts, Master; Mrs. S. Kate Swinnington, Lecturer; Wilfred M. Davis, Secretary.

Eastern N. H. 2, Strafford, Charles F. Foss, Master; John C. Bartlett, Lecturer; Henry F. Carter, Secretary.

Merrimack County 3, Concord, W. P. Ballard, Master; H. H. Metcalf, Lecturer; J. H. Jackman, Secretary.

Belknap County 4, Laconia, J. M. Taylor, Master; Mrs. Kate A. Gilman, Lecturer; F. D. Gilman, Secretary.

Northern N. H. 5, Littleton, Bert A. Taylor, Master; Mrs. C. E. King, Lecturer; Seth W. Miner, Secretary.

Cheshire County 6, Keene, Charles L. Clark, Master; Mrs. Catharine Fox, Lecturer; Mrs. Ella J. Farwell, Secretary.

Mascoma Valley 7, Lebanon, H. F. Hoyt, Jr., Master; Charles McDaniel, Lecturer; David Noyes, Secretary.

Carroll County 8,. Center Ossipee, Silas A. McDaniel, Master; A. J. Hamm, Lecturer; Charles J. Burleigh, Secretary.

Sullivan County 9, Newport, Erastus C. Bailey, Master; Ivan C. Weld, Lecturer; Elbert E. Hurd, Secretary.

West Rockingham 10, Hampstead, John C. Sanborn, Master; Charles H. Day, Lecturer; Charles H. Brown, Secretary.

East Rockingham 11, Exeter, Hezekiah Scammon, Master; Miss Mary O. Caverly, Lecturer; Charles Flanders, Secretary.

Suncook Valley 12, Pembroke, John E. Pronk, Master; Miss Carrie Summers, Lecturer; Eugene Lane, Secretary.

Grafton County 13, Rumney, W. D. Baker, Master; F. C. Clement, Lecturer; F. C. Gleason, Secretary.

LIST OF SUBORDINATE GRANGES AND THEIR OFFICERS, 1894.

Gilman 1, Exeter, C. Charles Hayes, Master; Fred W. Sanborn, Lecturer; Miss Ida L. Hayes, Secretary.

Merrimack River 4, Canterbury, Mrs. Susan O. Chase, Master; Mrs. Jennie Mason, Lecturer; Miss Kate E. Gleason, Secretary.

Lovell 5, Washington, Sumner N. Ball, Master; Mrs. Clara M. Hurd, Lecturer; Wakeman J. Powers, Secretary.

Granite 7, Milford, Edward B. Hall, Master; Mrs. Lizzie R. Howard, Lecturer; William S. Keith, Secretary.

Sullivan 8, Newport, Bela Hurd, Master; Mrs. M. J. Gilman, Lecturer; Franklin J. Tenney, Secretary.

Claremont 9, Claremont, Ova D. Blanchard, Master; Lizzie Lull, Lecturer; Mrs. Kate F. Dinsmore, Secretary.

Souhegan 10, Amherst, Frank A. Holbrook, Master; Miss Cordelia Melendy, Lecturer; Miss Lucy Melendy, Secretary.

Hudson 11, Hudson, Kimball Webster, Master; George H. Abbott, Lecturer; Miss Gertie A. Merrill, Secretary.

Hollis 12, Hollis, A. H. Spaulding, Master; Mrs. A. A. Paull, Lecturer; W. L. Marshall, Secretary.

Nashua 13, Nashua, Stephen L. G. French, Master; Mrs. Hellen J. Colley, Lecturer; Miss Josie A. Huntington, Secretary.

Pinnacle 18, Lyndeboro, Charles H. Senter, Master; Mrs. S. Kate Swinnington, Lecturer; John H. Goodrich, Secretary.

Cold River 19, Acworth, Henry A. Clark, Master; Miss Mamie J. Dickey, Lecturer; Lyman A. Young, Secretary.

Advance 20, Wilton, George M. Batchelder, Master; James E. Gray, Lecturer; Jane B. Abbott, Secretary.

Prospect 21, Mont Vernon, Daniel Richardson, Master; Miss Eleanor Bennett, Lecturer; Mrs. J. Frank Perham, Secretary.

Greenfield 23, Greenfield, Willis D. Hardy, Master; John T. Robertson, Lecturer; Mrs. Geo. D. Gould, Secretary.

Cornish 25, Cornish, James W. Fitch, Master; Ivan C. Weld, Lecturer; Mrs. Almina E. Fitch, Secretary.

Thornton 31, Merrimack, Charles H. Fields, Master; Miss Annie M. Blood, Lecturer; John G. Read, Secretary.

Oak Hill 32, Francestown, Geo. D. Epps, Master; Miss Mary L. Bryant, Lecturer; Mrs. Rose F. Prescott, Secretary.

John Hancock 33, Hancock, Milan E. Davis, Master; Henry F. Robinson, Lecturer; Clarence H. Ware, Secretary.

Miller 34, Temple, Miss Nettie C. Hadley, Master; Herbert O. Hadley, Lecturer; Mrs. Bessie W. Bragdon, Secretary.

Peterboro 35, Peterboro, Ezra M. Smith, Master; Mrs. E. Maria Hadley, Lecturer; Miss Etta M. Smith, Secretary.

Watatic 36, New Ipswich, A. H. Willard, Jr., Master; Miss Nettie L. Taylor, Lecturer; F. W. Prichard, Secretary.

Nutfield 37, Derry, Alvin J. Seavey, Master; Miss Jennie S. Hill, Lecturer; Mrs. H. A. Hill, Secretary.

Bear Hill 39, Henniker, Willis H. Robbins, Master; Henry E. Merrick, Lecturer; Mrs. Charlotte A. Wilkins, Secretary.

Uncanoonuc 40, Goffstown, George Pattee, Master; Mrs. Jane R. Paige, Lecturer; G. B. Gilchrist, Secretary.

Wolf Hill 41, Deering, Andrew J. Locke, Master; Mrs. Carrie E. Ellsworth, Lecturer; Mrs. Lizzie G. Locke, Secretary.

Stark 42, Dunbarton, Otis E. Whipple, Master; P. M. Lord, Lecturer; Mrs. Sarah W. Caldwell, Secretary.

Londonderry 44, Londonderry, Geo. N Plummer, Master; Miss Alice E. Miller, Lecturer; Wesley Adams, Secretary.

Narragansett 46, Bedford; William S. Manning, Master; Miss Hattie F. Manning, Lecturer; Eddy W. Stevens, Secretary.

Warren Pond 47, Alstead, Ira P. Smith, Master; Mrs. Mary Green, Lecturer; Thomas D. Miller, Secretary.

Lancaster 48, Lancaster, G. A. Marshall, Master; Mrs. Ella J. Hartford, Lecturer; W. R. Stockwell, Secretary.

Monroe 49, Monroe, Seth W. Miner, Master; Newel Stears, Lecturer; R. A. Moore, Secretary.

White Mountain 50, Littleton, Chas. R. Allen, Master; J. B. Merrill, Lecturer; Chas. E. Baker, Secretary.

Winnipesaukee 51, Meredith, Orville P. Smith, Master; Mrs. Nancy S. Davis, Lecturer; G. Frank Smith, Secretary.

Mount Belknap 52, Gilford, Perry E. Hunt, Master; Mrs. Julia A. Gove, Lecturer; Harvey A. Jewett, Secretary.

Joe English 53, New Boston, Will O. Dodge, Master; Elisha W. Morse, Lecturer; Miss Cora L. Fiske, Secretary.

Wyoming 54, South Ware, E. Harry Dearborn, Master; Eben L. Page, Lecturer; Mrs. Emma W. Nichols, Secretary.

Ammonoosic 55, Swiftwater, B. B. Gale, Master; John A. Noyes, Lecturer; Miss Bertha M. Gale, Secretary.

Union 56, Hopkinton, Charles H. Connor, Master; George M. Putnam, Lecturer; Henry C. Day, Secretary.

Bradford 58, Bradford, George M. Sawyer, Master; A. P. Howe, Lecturer; Mrs. Helen H. W. Felch, Secretary.

Grafton Star 60, Hanover, D. S. Bridgman, Master; C. P. Brown, Lecturer; J. M. Fuller, Secretary.

Morning Star 62, Lyme, J. Frank Elliott, Master; Mrs. Fannie D. Storrs, Lecturer; George S. Mayo, Secretary.

Valley 63, Hillsboro, O. B. Huntly, Master; Mrs. Alma C. Wellman, Lecturer; M. M. Hadley, Secretary.

Crown Point 65, Strafford Corner, John S. Brack, Master; Irving B. Berry, Lecturer; Charles F. Foss, Secretary.

Mascoma 68, West Canaan, Herbert L. Webster, Master; Mrs. Julia A. Dwinels, Lecturer; Mrs. Ruth K. Jones, Secretary.

Eureka 69, Grafton, George S. Barney, Master; Mrs. Mary H. Mills, Lecturer; B. Franklin Williams, Secretary.

Mont Calm 70, Enfield, Charles McDaniel, Master; Mrs. Amanda McDaniel, Lecturer; Miss Minnie T. Clark, Secretary.

Blazing Star 71, Danbury, Will N. Butrick, Master; Mrs. Hattie E. Huntoon, Lecturer; Miss Jennie F. Rand, Secretary.

Indian River 72, Canaan, C. O. Barney, Master; Mrs. R. I. Rainney, Lecturer; A. M. Shackford, Secretary.

Deerfield 74, Deerfield Centre, Edmund T. Chase, Master; Mrs. George H. Towle, Lecturer; George H. Towle, Secretary.

Olive Branch 79, Hebron, H. S. Crafts, Master; Miss Alice M. Wells, Lecturer; H. M. Worthly, Secretary.

Bow Lake 80, Strafford, C. F. Waterhouse, Master; Mrs. May E. Cater, Lecturer; H. S. Hill, Secretary.

Cocheco 81, Dover, Frank E. Lord, Master; Calista A. Willand, Lecturer; Mrs. Lucinda P. Wentworth, Secretary.

Spafford 83, West Chesterfield, Norman G. Colburn, Master; Miss Emma L. Snow, Lecturer; Hermon G. Smith, Secretary.

Rochester 86, Rochester, Charles W. Evans, Master; Mrs. Lillian K. H. Sanborn, Lecturer; Charles W. Dame, Secretary.

Kearsarge 87, Wilmot, Mrs. Louvia M. Carr, Master; John M. Carr, Lecturer; Fred E. Longley, Secretary.

Highland Lake 88, East Andover, George Haley, Master; Mrs. E. C. Flanders, Lecturer; Mrs. N. M. Pevare, Secretary.

Warner 90, Warner, Fred Bean, Master; Miss Jennie S. Perry, Lecturer; Mrs. Mahala F. Dunbar, Secretary.

Sutton 91, Sutton, William H. Chadwick, Master; Mrs. Carrie E. Johnson, Lecturer; Daniel L. Powers, Secretary.

Campton 93, Campton, Mark Spokesfield, Master; T. S. Pulsifer, Lecturer; Mrs. Almira H. Merrill, Secretary.

Ezekiel Webster 94, Boscawen, J. Edwin Colby, Master; Mrs. Elvira P. Carter, Lecturer; Miss Minnie Morrison, Secretary.

New London 95, New London, George M. Knight, Master; Fred Farwell, Lecturer; George S. Fifield, Secretary.

Forest 96, Stoddard, Carl F. E. Santesson, Master; Mrs. Ella Reed, Lecturer; Miss Alice L. Cutter, Secretary.

Catamount 97, Pittsfield, John T. Harvey, Master; Mrs. Ida A. Cram, Lecturer; Natt A. Cram, Secretary.

Antrim 98, Antrim, Herbert W. Brooks, Master; Miss Lena Simons, Lecturer; Miss Linda Hutchinson, Secretary.

Harmony 99, Sanbornton, Freeman D. Gilman, Master; George H. Wadleigh, Lecturer; Frank B. Chesley, Secretary.

Daniel Webster 100, Webster, Tyler C. Sweatt, Master; James L. Gerrish, Lecturer; Mrs. Lizzie S. Call, Secretary.

Crystal Lake 101, Gilmanton Iron Works, Charles A. Price, Master; Elmer J. Lord, Lecturer; Luther E. Page, Secretary.

McClary 102, Epsom, Horace Fowler, Master; Mrs. James W. Fowler, Lecturer; Mrs. Blanchard H. Fowler, Secretary.

Monadnock 103, Dublin, Fred A. Pierce, Master; Frank P. Fisk, Lecturer; Mrs. Kate A. Townsend, Secretary.

Bartlett 104, Salisbury, Elbridge Smith, Master; Mrs. Eliza J. Bean, Lecturer; John W. Folsom, Secretary.

Silver Lake 105, Harrisville, Fred C. Farwell, Master; Bernard F. Bemis, Lecturer; Mrs. Mary E. Parker, Secretary;

Fruitdale 106, Mason, Albert B. Eaton, Master; Gilbert Kniveton, Lecturer; Mrs. Ella M. Wilson, Secretary.

Pemigewasset 107, Hill, Leon Blake, Master; Silas P. Thompson, Lecturer; F. R. Woodward, Secretary.

Franklin 108, Franklin Falls, J. G. Clark, Master; Miss Bertha M. Sanborn, Lecturer; Miss Alice M. Colby, Secretary.

Rumford 109, East Concord, Fred S. Farnum, Master; William M. Cowley, Lecturer; Miss Effie M. Curtis, Secretary.

Friendship 110, Northfield, Ned Dearborn, Master; Tom. R. Payson, Lecturer; Lucien F. Bachelder, Secretary.

Pembroke 111, Pembroke, Eugene Lane, Master; Augustus T. Robinson, Lecturer; Mrs. S. F. Blanchard, Secretary.

Sunapee Lake 112, South Newbury, Willis E. Muzzey, Master; Mrs. Hannah M. Muzzey, Lecturer; Mrs. Mary E. Muzzey, Secretary.

Capitol 113, Concord, Irving T. Chesley, Master; Albert Saltmarsh, Lecturer; Miss Elizabeth F. Stokes, Secretary.

Golden Rod 114, Swanzey, L. M. Stone, Master; L. L. Belding, Lecturer; C. H. Rockwood, Secretary.

Granite Lake 115, Nelson, Albert Davis, Master; Cummings B. McClure, Lecturer; Mrs Susie A. McClure, Secretary.

Mount Washington 116, Whitefield, Fred A. Shute, Master; Mrs. C. E. King, Lecturer; George W. Shattuck, Secretary.

Lawrence 117, Belmont, James G. Bryar, Master; Miss Helen F. Hill, Lecturer; Mrs. Hattie A. Lamprey, Secretary.

Marlborough 118, Marlborough, Arthur A. Wallace, Master; Mrs. Addie R. Lawrence, Lecturer; J. Kilburn Southwick, Secretary.

Barnstead 119, Barnstead, Arthur T. Pendergast, Master; John H. Jenkins, Lecturer; Mrs. Sarah A. Nutter, Secretary.

Laconia 120, Laconia, Everett L. Hadley, Master; Mrs. Mary E. Thompson, Lecturer; Laroy J. Severance, Secretary.

Loudon Surprise 121, Loudon, Frank A. Brown, Master; Miss Kate M. Hobbs, Lecturer; Miss Annie L. Whittemore, Secretary.

Scammell 122, Durham, W. S. Meserve, Master; Andrew E. Meserve, Lecturer; Mrs, Ada J. Stevens, Secretary.

New Hampton 123, New Hampton, S. W. Swett, Master; Mrs. Abbie H. Howard, Lecturer; Mrs. Lizzie A. Dyer, Secretary.

Star King 124, Jefferson, Harry M. Davis, Master; E. C. Cotton, Lecturer; Persis Hight, Secretary.

Walpole 125, Walpole, Charlie A. Watkins, Master; Mrs. Henry J. Watkins, Lecturer; Miss Sylvia M. Guild, Secretary.

Lebanon 126, Lebanon, S. P. Berry, Master; Mrs. Martha A. Slayton, Lecturer; Mrs. Ednah S. Kinne, Secretary.

Massabesic 127, Auburn, Sylvester E. Emery, Master; Mrs. Kate A. Hall, Lecturer; Alfred D. Emery, Secretary.

Lake Shore 128, Wolfeborough, George F. Horne, Master; Mrs. Clara F. Burleigh, Lecturer; Jonas W. Piper, Secretary.

Ashuelot 129, Gilsum, Sam. S. White, Master; Mrs. Minnie M. Leach, Lecturer; Oscar J. Willson, Secretary.

Ossipee Mountain 130, Tuftonborough, John P. Goldsmith, Master; Mrs. Ella F. Beane, Lecturer; Mrs. Julia F. Burleigh, Secretary.

Cheshire 131, Keene, Charles P. Pitcher, Master; Mrs. Sarah E. Spaulding, Lecturer; M. O. Spaulding, Secretary.

Chichester 132, Chichester, Samuel B. Munsey, Master; Mrs. Emma Leavitt, Lecturer; Lester W. Hutchinson, Secretary.

Wantastaquit 133, Hinsdale, Frank A. Davis, Master; Miss Charlotte Slate, Lecturer; Mrs. L. Jeanette Davis, Secretary.

Marshall P. Wilder 134, East Rindge, Joel Wellington, Master; Mrs. Elsie A. Perry, Lecturer; Miss Mary C. Perry, Secretary.

Jaffrey 135, Jaffrey, C. W. Fassett, Master; H. H. Manser, Lecturer; Mrs. Sophia H. Chamberlain, Secretary.

Excelsior 136, Marlow, Daniel W. Howe, Master; Miss Mary A. Phelps, Lecturer; Mrs. Perley E. Fox, Secretary.

Riverside 137, Dalton, C. J. Cushman, Master; Mrs. Francis Aldrich, Lecturer; Henry Britton, Secretary.

Great Meadow 138, Westmoreland, George J. Bennett, Master; Willard Bill, Jr., Lecturer; Frank J. Bennett, Secretary.

Arlington 139, Winchester, David C. Stearns, Master; Mrs. Rosetta P. Adams, Lecturer; Mrs. Ellen E. Jewell, Secretary.

Freedom 140, Freedom, A. G. Fowler, Master; Mrs. N. T. Merrow, Lecturer; B. E. Eldridge, Secretary.

Amoskeag 141, Manchester, Frank Preston, Master; G. Waldo Brown, Lecturer; Amos B. Page, Secretary.

Tuftonborough 142, Tuftonborough, Charles W. Pinkham, Master; Miss Alberta L. Hersey, Lecturer; James A. Bennett, Secretary.

Atkinson 143, Atkinson, Truman B. Rice, Master; Jay M. Goodrich, Lecturer; Wilbur F. Wilson, Secretary.

Sunapee Mountain 144, Goshen, Fred H. Baker, Master; Miss Kate Egan, Lecturer; Mrs. Lillian A. Jones, Secretary.

Pistareen 145, Chesterfield Factory, Frank C. Hamilton, Master; Mrs. Lora A. Wheeler, Lecturer; Alton F. Chandler, Secretary.

Pequawket 146, Conway, Isaac H. Davis, Master; Miss Jennie McMillan, Lecturer; Miss Lydia S. Pendexter, Secretary.

Richmond 147, Richmond, Leason Martin, Master; Mrs. Nellie M. Wheeler, Lecturer; Mrs. Lucy I. Freeman, Secretary.

Hooksett 148, Hooksett, W. M. Davis, Master; Mrs. Ida M. Gage, Lecturer; W. C. Saltmarsh, Secretary.

Granite State 149, Newton, George H. Battles, Master; Mrs. G. H. Battles, Lecturer; Mrs. Rosa Gurney, Secretary.

Junior 150, Goffstown Centre, C. H. Martin, Master; E. B. Swett, Lecturer; Miss Blanche B. Whipple, Secretary.

Meriden 151, Meriden, Green B. Strong, Master; Miss Mary L. Chellis, Lecturer; Miss Jessie M. Sanborn, Secretary.

Blackwater 152, Andover, William Morrill, Master; Miss Lizzie White, Lecturer; Nathan Woodbury, Secretary.

Honor Bright 153, East Sullivan, Eugene Marston, Master; Mrs. Ida P. Hastings, Lecturer; Mrs. Rosabella S. Rugg, Secretary.

Fitzwilliam 154, Fitzwilliam, Chester H. Phillips, Master; Mrs. Mary E. Waterman, Lecturer; D. F. White, Secretary.

Merry Meeting 155, Alton, Alonzo B. Lang, Master; Oscar E. Davis, Lecturer; Miss Edith B. French, Secretary.

Surry 156, Surry, Cyrus Kingsbury, Master; Miss Addie A. Olmstead, Lecturer; Francis F. Field, Secretary.

Trojan 157, Troy, John H. Congdon, Master; Henry M. Whittemore, Lecturer; Mrs. Jennie G. Whittemore, Secretary.

Mount Israel 158, Sandwich, Charles B. Hoyt, Master; H. H. Quinby, Lecturer; A. S. A. Gilman, Secretary.

Lincoln 159, West Swanzey, Park E. Wright, Master; W. Joseph Rugg, Lecturer; Mrs. Carrie E. Young, Secretary.

Carroll 160, Ossipee, James A. Chute, Master; A. J. Ham, Lecturer; John E. Hodgdon, Secretary.

Jeremiah Smith 161, Lee, B. Frank Davis, Master; J. Lewis Caverno, Lecturer; Miss Mary E. Comings, Secretary.

Newfound Lake 162, Bristol, Woodbury Sleeper, Master; Mrs. Jennie McMurphy, Lecturer; John R. Connor, Secretary.

Hampstead 163, Hampstead, J. Herbert Emerson, Master; Miss Nellie Chase, Lecturer; Mrs. Annie L. Mills, Secretary.

Crescent Lake 164, North Barnstead, James C. Locke, Master; Mrs. Josie M. Foss, Lecturer; B. Frank Dow, Secretary.

Chocorua 165, Tamworth, Horace A. Page, Master; John D. Boyden, Lecturer; Francis P. Remick, Secretary.

Patuccoway 166, Nottingham, J. H. Kelsey, Master; J. H. Kelsey, 2d, Lecturer; Miss Maria E. Kelsey, Secretary.

Candia 167, Candia, George F. Cass, Master; Mrs. Mary B. Page, Lecturer; Frank E. Page, Secretary.

Salem 168, Salem, Benj. R. Wheeler, Master; Mrs. Susan A. Cluff, Lecturer; Mrs. Sarah M. Smith, Secretary.

Chester 169, Chester, Addison A. Bean, Master; Nathan W. Goldsmith, Lecturer; George S. West, Secretary.

Winnicutt 170, Stratham, Frank S. Barrett, Master; R. M. Scammon, Lecturer; James C. Piper, Secretary.

Hampton Falls 171, Hampton Falls, Emmons B. Towle, Master; Warren Brown, Lecturer; Frank S. Green, Secretary.

Keeneborough 172, Brentwood, William H. Glidden, Master; Arthur W. Dudley, Lecturer; Charles Flanders, Secretary.

Kensington 173, Kensington, Thomas H. Blake, Master; Miss Emma Webster, Lecturer; Miss Sarah A. Green, Secretary.

Hillside 174, Eaton, Fred R. Thompson, Master; Mrs. Emma Drew, Lecturer; Eugene W. Hatch, Secretary.

Ossipee Lake 175, Centre Ossipee, Winfield S. Chase, Master; Miss Alice J. Hobbs, Lecturer; Herbert W. Hobbs, Secretary.

Piscataqua 176, Newington, Ezra Oscar Pinkham, Master; Mrs. Corinna H. Coleman, Lecturer; Valentine M. Coleman, Secretary.

Kingston 177, Kingston, Walter S. Clark, Master; Mrs. Nellie F. Ingalls, Lecturer; Miss Mabel Smith, Secretary.

Lovell Union 178, Wakefield, Hiram W. Nichols, Master; Wesley G. Field, Lecturer; George A. Field, Secretary.

South Newmarket 179, South Newmarket, Will F. Davis, Master; H. G. Burley, Lecturer; H. W. Smith, Secretary.

Fremont 180, Fremont, George W. Nichols, Master; Sadie T. Ball, Lecturer; William H. Mould, Secretary.

Sandown 181, Sandown, Elwin C. Mills, Master; Mrs. Nellie C. Sanborn, Lecturer; Miss Hattie M. Goodwin, Secretary.

Windham 182, Windham, Horace Berry, Master; Mrs. Addie G. Armstrong, Lecturer; Mrs. Mary F. Anderson, Secretary.

Rockingham 183, Epping, Charles E. Folsom, Master; Mrs. Mary E. Thompson, Lecturer; Mrs. Mary A. Evans, Secretary.

Penacook Park 184, West Concord, Albert W. Hobbs, Master; Gilman H. Dimond, Lecturer; A. C. Bachelder, Secretary.

Centennial 185, Barrington, William B. Swain, Master; Mrs. Henry W. Locke, Lecturer; Miss Edith L. Locke, Secretary.

Plaistow 186, Plaistow, Gardner S. Fowle, Master; Frank D. Peaslee, Lecturer; Miss Anna J. Peaslee, Secretary.

Danville 187, Danville, Alliston E. Tewksbury, Master; Mrs. Mary L. Purington, Lecturer; Mrs. Mary C. Reed, Secretary.

Rumney 188, Rumney, W. D. Baker, Master; S. N. Fox, Lecturer; G. P. Cook, Secretary.

Bow 189, Bow, David N. Morgan, Master; Mrs. Annie W. Stevens, Lecturer; Miss Emma Putney, Secretary.

Sugar River 190, North Charlestown, Mervin J. Whipple, Master; Miss Grace L. Perry, Lecturer; Mrs. Helen W. Jenney, Secretary.

Sunset 191, Madison, Miss Emma M. Forrest, Master; Mrs. Hattie E. Warren, Lecturer; I. A. Forrest, Secretary.

M. L. Ware 192, West Rindge, Oren F. Sawtelle, Master; Mrs. Sarah A. Stearns, Lecturer; Calvin Allen, Secretary.

Lewis W. Nute 193, Milton, Bard B. Plummer, Master; William K. Norton, Lecturer; Charles A. Jones, Secretary.

Hiram R. Roberts 194, Rollinsford, George H. Yeaton, Master; Mrs. Annie W. Baer, Lecturer; Charles A. Ham, Secretary.

Greenland 195, Greenland, Charles H. Brackett, Master; Earnest Holmes, Lecturer; Mary L. Berry, Secretary.

Silver Mountain 196, Lempster, Hiram Parker, Master; Mrs. Susie B. Hurd, Lecturer; Mrs. Mary Mitchell, Secretary.

Moultonborough 197, Moultonborough, George R. Lamprey, Master; Mrs. Lena F. Davis, Lecturer; Edgar S. Goss, Secretary.

Winnisquam 198, East Tilton, H. N. Gilman, Master; Miss Mabelle Foss, Lecturer; F. E. Philbrook, Secretary.

Wentworth 199, Wentworth, Walter E. Piper, Master; Mrs. Eva M. Brown, Lecturer; Miss Mattie A. Page, Secretary.

Warren 200, Warren, Frank C. Clement, Master; Miss Alice Bartlette, Lecturer; Lewis R. Morrison, Secretary.

Cherry Mountain 201, Carroll, Charles S. Miles, Master; Mrs. Flora J. Miles, Lecturer; Mrs. Leona Rosebrook, Secretary.

Green Mountain 202, Effingham, George W. Shaw, Master; Mrs. Ella Clough, Lecturer; Sherman U. Cutting, Secretary.

Bethlehem 203, Bethlehem, James E. Viall, Master; Ira B. Simonds, Lecturer; Mrs. Clarence C. Viall, Secretary.

Charlestown 204, Charlestown, R. W. Robertson, Master; Mrs. Abbie M. M. Greenwood, Lecturer; Mrs. Martha J. Bond, Secretary.

Henry Wilson 205, Farmington, Caleb W. Winn, Master; Fred A. Horne, Lecturer; Mrs. Annie P. Dame, Secretary.

Garnet Hill, 206, Centre Harbor, John R. MacDonald, Master; D. W. Coe, Lecturer; Mabel L. Simpson, Secretary.

Bennington 207, Bennington, Eugene A. Holt, Master; Mrs. Martha A. Knight, Lecturer; John L. Fleming, Secretary.

Lafayette 208, Franconia, Ivory H. Glovier, Master; Mrs. John Goodnow, Lecturer; Mrs. C. H. Gould, Secretary.

Northwood 209, Northwood Narrows, Woodbury M. Durgin, Master; Mattie B. James, Lecturer; Albion R. Hyde, Secretary.

Pink Granite 210, North Haverhill, W. W. Coburn, Master; Mrs. Charles Newcomb, Lecturer; Mrs. A. C. Clough, Secretary.

STATE BOARD

OF

CATTLE COMMISSIONERS.

REPORT

OF THE

STATE BOARD OF CATTLE COMMISSIONERS.

CONCORD, January 1, 1895.

To His Excellency the Governor:

The State Board of Cattle Commissioners has continued its work during the year upon the lines contemplated by the Public Statutes, and submits the following brief report for the period from January 1, 1894, to January 1, 1895. The law under which this work has been performed was enacted for the special purpose of suppressing bovine tuberculosis, yet included in its scope other contagious and infectious diseases of animals. While the law confers upon the board all necessary authority for the most vigorous and thorough inspection of the live stock of the state, and power to issue any regulations that may be essential to the control of disease, the funds for carrying its provisions into effect are insufficient to make any general or systematic inspection. In view of this fact, the board has only been able to give attention to such cases as have been reported by the owners of stock, or the selectmen of towns, as manifesting evidences of disease. Attention has been given to every such notification, and when the circumstances warranted an investigation, it has been made. This has apparently met the approval of those receiving the service, but has come far short of meeting the demand for inspection of herds in the interest of public health. The prevalence of the disease and the wisdom of vigorous action for its suppression, seem to demand more extensive and exhaustive investigation than the present funds allow. It remains for the legislature to determine by its appropriation for this purpose to what extent this work shall be carried.

From January 1, 1894, to January 1, 1895, 383 stables have been inspected, from which 293 cattle have been condemned and destroyed, located in the counties as follows:

	Herds Inspected.	*Cattle Destroyed.*
Belknap	6	5
Carroll		
Cheshire	65	32
Coös	12	2
Grafton	12	10
Hillsborough	185	173
Merrimack	50	33
Rockingham	38	24
Strafford	14	14
Sullivan	1	

A post-mortem examination of all cattle killed has been made, and the errors of diagnosis have been so slight as to be of no consequence. According to the law, cattle condemned have been appraised upon a basis of health, and the owners have received one half of said appraisal. The average amount paid by the state for these cattle has been $14.92 per head.

During the year 24 horses have been condemned with glanders and destroyed.

From April 15, 1891, to January 1, 1895, there have been condemned and destroyed 607 cattle having tuberculosis, located in the counties as follows:

Belknap	11
Carroll	1
Cheshire	43
Coös	4
Grafton	14
Hillsborough	359
Merrimack	92
Rockingham	52
Strafford	27
Sullivan	4

No more effort has been made to discover the disease in one county than any other, as all investigations have been made upon the request of owners or selectmen. It is therefore not unreasonable to suppose that the disease exists in the various counties about in the relative proportion of cases found. The tuberculin test has been used extensively in diagnosis of the disease, and, although not infallible, no error has yet been found from its use. The board now depends entirely upon it as a diagnostic agent. It is recommended by the best expert authorities, and is regarded as free from all harmful results.

The quarantine regulations previously established against Massachusetts cattle, are still in force, and have been supplemented by similar regulations by Massachusetts authorities against New Hampshire cattle. It is quite probable that these can be raised when similar action shall have been taken by both states for the suppression of tuberculosis. In the opinion of the commission this matter should receive the most careful consideration of the legislature, and the adjustment of values of tuberculous cattle destroyed should be made with the due regard for the personal safety of citizens as well as the property rights of stock owners.

The most eminent authorities substantiate the claim that no backward step in legislative action should be taken in suppressing this disease.

Respectfully submitted,

IRVING A. WATSON, *President*,
N. J. BACHELDER, *Secretary*,
State Board of Cattle Commissioners.

FORESTRY.

FORESTRY.

BY HON. J. D. LYMAN, OF EXETER.

In our rather severe climate we are greatly dependent for our prosperity and comforts upon abundant supplies of timber, and vast amounts of wood for cooking our food and warming our homes, besides that required for burning brick, supplying engines, and other purposes. True, much coal is used but it has to be brought from mines hundred of miles distant, costs cash, and is practically available only in vicinity of seaports or railroads. Without stopping to refute the frightful theories and wild statements so often coming to us from official and other sources relating to the effects of forests upon climate, and our dependence upon trees for rain, and the fearful predictions of the speedy destruction of our forests at the present rate of cutting, and the consequently very near approach of a famine of forest products, and of increased cold and diminished farm crops, of dried up rivers, of motionless mill wheels, silent factories, and general desolation, we proceed to the subject of the cultivation or the growing of timber as a profitable crop on poor and cheap lands, leaving whatever grains of truth there may be in the effect of forests upon temperature and rain fall to be determined by future scientific investigation, and trust time to calm the fears of the frightened about our supply of wood and timber.

We are encouraged in our unpaid labors in forestry by the attention given to and the interest manifested in our talks upon this subject, and by its vast importance which must be evident when we consider the dependence of every person from his cradle to his coffin upon forest products and the immensity of the industry which handles these products, the employment it gives to both labor and capital, and that more than half the land in our state is tree or sprout covered and is or ought to be producing forest products. I say is or ought to be producing forest products for the lands covered with old forests which have never felt the axe are practically idle, simply holding up their old crop of wood and timber, and having no more of these than they have had at any time for unknown thousands of years. The yearly growth and decay of such old forests balance each other. To cut the old trees on an acre of such forest land is to add an acre to our forest producing area, for it then begins to grow another crop.

I am also encouraged in this forestry work by the number of groves, especially of sapling white pine, which I see are being attended to, and also by the number of letters received upon the subject, and invitations received from owners to visit their woods and show them what to do to them, and the thanks I have received from some lumber men whom I have induced to let the small timber trees stand to grow instead of cutting them with the large trees as was their former custom. The following figures give some idea of the importance of the lumbering interests in our state.

As I have not yet received that part of the census report of 1890 which treats of forest products, I have to use that of 1880. This gives $3,745,790 as the capital invested in lumbering in this state, with 4,765 as the greatest number of hands employed at any time in the year and $548,556 paid in annual wages, and $113,513 for mill supplies and the amount of lumber yearly got out as 292,267,000 feet board measure, with 50,000,000 laths, 67,000,000 shingles, nearly 31,500,000 staves, nearly 3,500,000 sets of heading, and over 3,000,000 feet board measure in bobbin and spool timber, the whole amounting in value to $3,842,000 and the number of mills used 680. There were also cut during the year 4,250,000 hoop poles valued at $29,280 and 2,732,000 pounds of maple sugar made. I find no account of the pulp wood, shoe pegs, railroad sleepers, etc. Besides the wood used by railroads, brick burners, mills, and the like, it is estimated that about 568,000 cords were burned in the homes of New Hampshire in the census year. This is less than three fourths of a cord foot to each acre of our forests.

The official statement and the general belief are, or at least have been till very recently, that our forest supplies are being diminished very rapidly and will soon be exhausted. The spruce standing in the three northern counties of this state May 31, 1880, was estimated in the census report at 1,510,000,000 feet, and that they were cutting it at the rate of 153,175,000 feet yearly. By this estimate it should have been all cut before May 31, 1890. But still the cutting goes on the same as before. Similar statements and conditions obtain in other states. I cut the following from a recent paper:

"Willis Tucker and W. A. Hodgdon have contracted to deliver on the cars at Crystal 100,000,000 feet of pine logs during the next fifteen years.

"The Berlin Mills company will land 50,000,000 feet of lumber on the Androscoggin, the Connecticut River Lumber company 40,000,000, Weston Lumber company 12,000,000, Nulhegan Lumber company 15,000,000, Wild River Lumber company 10,000,000, Van Dyke & Locke of Zealand 10,000,000, Libby & Sons of Gorham 10,000,000, and Stark mills 10,000,000."

However much we may dissent from the at least extremely exaggerated effects of forests upon temperature and rain fall and the near approach of a scarcity of forest products, yet we believe that for various reasons we ought to keep our mountains forest clad, and that much of our 116,000 acres of idle or waste land (see census report of 1880) and much of our rough and cheap lands can be profitably put to the growing of timber as a crop. I know no reason why one may not grow ten or any other number of acres of white pine or other kind of timber with the same thought and deliberation and with about the same certainty of success as he would grow the same number of acres of corn or potatoes, beans or grass.

One of the strangest things in the world is that people who laugh at the idea that pork is better if killed on the full of the moon, and that fruit trees must not be grafted when the "sign is in the heart," and who would consider a man insane or idiotic who should contend that a good farmer cannot by his labors increase all his crops from the small fruits to the apples and pears, from his grass to his corn and potatoes, yet will contend that nature, left entirely to herself, is the best forester; that, unassisted, she will produce the most profitable crop of timber; that man cannot assist her. This strange belief is held by various editors and educators, college graduates, and trustees, professional men, forest owners, and farmers. I see no other way for them than to believe that all the forestry schools of Europe are established upon an entirely false basis, that all the professional foresters of Europe are no better than frauds and quacks, and that the great forest owners of the old world, including many of the nobility and most noted men of their time, and Vanderbilt (upon his great North Carolina estate), are all acting the part of fools in employing educated or professional foresters. The older professors of Phillips Exeter academy speak in high terms of Mr. Pinchot, who graduated here before he studied forestry in Europe, and although I have never met him, he has convinced me by his letters to me upon forestry subjects that he is a man of sense, and I judge well qualified in the scientific and useful profession of forestry. He is now employed by Mr. Vanderbilt and other growers of timber as a professional forester.

Will these gentlemen call Mr. Vanderbilt simple minded? I ask these good people if it is not a fact, that in the growing of all other land crops, except timber, one does not get the most profitable crops by having neither too many nor too few plants to the acre, but just the proper or best number? Is there any doubt about this? Can you not seed the ground so thickly to any of your farm crops as not to get the most profitable crop? Is there any doubt about this? Then on the other hand, cannot you seed your land so lightly as not to get the most profitable crop? Is there any doubt about this? Do not all successful farmers observe some uniformity in seeding land for a crop? Do they put all the way from 50 bushels of seed to one seed or none upon an acre? Yet chance or nature sows or plants forest seed in this way. Engraving No. 1 is a specimen of her timber crop where she planted one, or a very few white pine (P. strobus) to the acre.

This pyramidal tree bush of a white pine, grown by unassisted nature without neighboring trees to prevent this super-abundant growth of its lower limbs by depriving them of sunshine, and having been untouched by man, measured sixty-nine inches in circumference four feet from the ground, and some eight feet at the ground, occupies a circular space of more than thirty feet in

A LONE PASTURE PINE.

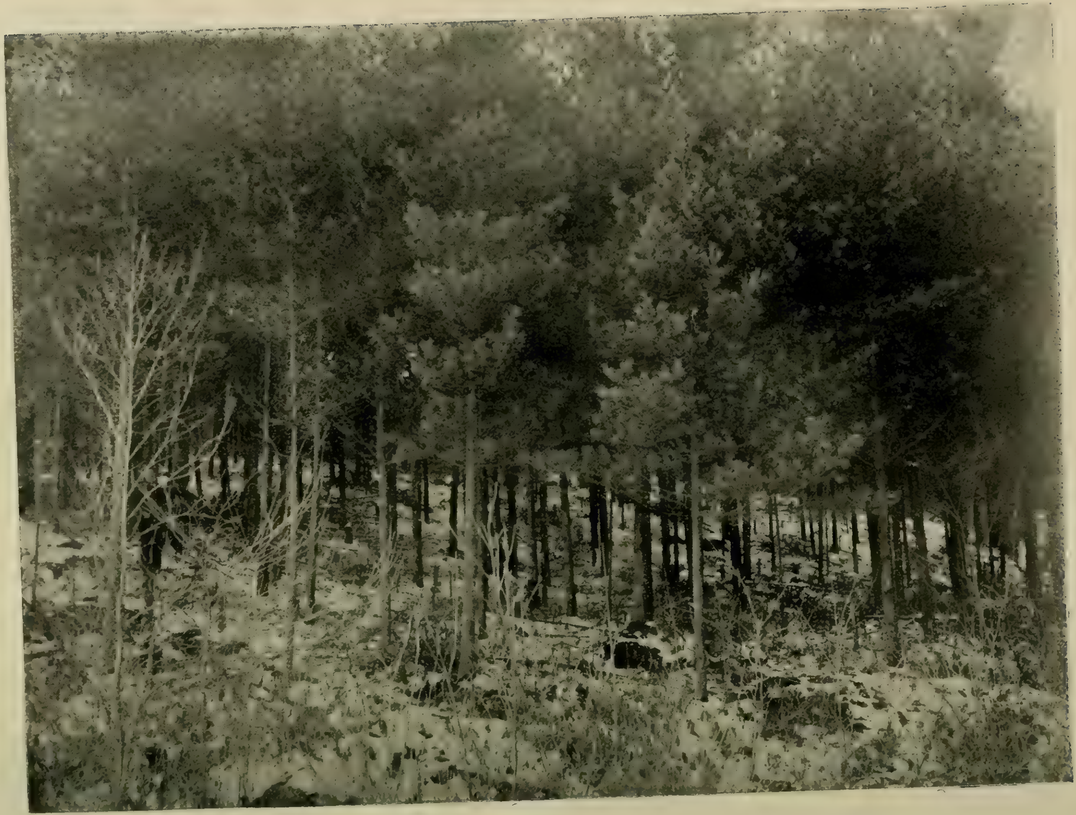
PINES OF NATURAL GROWTH, ABOUT 30 YEARS OF AGE.

diameter, and is about forty years of age. Had nature when she started this tree, started forty-seven others at equal distance on this acre, there might now have been forty-eight such worthless trees covering the entire acre. Those who have eyes to see have noticed many similar acres of pines and other worthless tree bushes. Had man or nature planted three thousand more pines on this acre when this one was planted, by proper thinning there might now have been two hundred or more trees sixty feet in height, and a foot in diameter one foot from the ground. The thinnings cut out would have been worth far more than forty-eight trees like that represented in picture No. 1, and those left at once valuable and beautiful. By commencing early and breaking off the ends of these limbs, and following this checking of the growth of these limbs at proper times by trimming off a row of them, this lone tree might have been made to have grown mill logs, but this is altogether too expensive a way to be practiced to any considerable extent in the growing of timber; scattering pines are poor property.

I found the taller of these pines are forty-five feet in height. The one cut had thirty-one annual rings, and was four and a half inches in diameter four feet from the ground. As there were thirty-four rows of limbs, I am inclined to the opinion that we failed to count three of the annual rings in this tree on account of their fineness. These trees are upon better land than any others shown in the pictures, and had they been properly thinned from time to time, would, I think, have been nine or ten inches in diameter, and fifty feet in height. As logs are to each other as the squares of their diameters, and as the square of four and one half is twenty and one fourth, and the square of nine is eighty-one, the butt logs of these trees ought to have been four times as large as they are. Thus by thinning there would have been a four-fold gain in the butt log, a gain in the height of the tree, and a great gain in the value of each cubic foot of contents, because pine wood of sufficient size for saw logs is worth much more per cubic foot than that which is only large enough for wood. Hon. J. B. Walker, of Concord, says that in his city a cord of pine mill logs is worth four cords of pine cord wood, of course logs free from knots and other defects will bring much more. Pine wood where I grow my pines has no market value, and the same is true where much of the timber grows in this state. But by thinning, you can not only get timber in the time which, if left unthinned the trees would only be fit for wood or small shingle stuff, but it is a fact demonstrated over and over again, that trees which have been properly thinned while growing, make more wood to the acre when cut and corded up than do those left unthinned. Many of these trees are dead, and none much alive or thrifty.

I have known such a thicket at a hundred years of age to have no fair sized mill log in it. I have a section of a pine cut on land of Mr. Gerrish, supposed to have been ninety years in growing, and the tree was only 3 inches in diameter it had been so shaded and crowded. I have a part section of a lone pine which was 3 feet in diameter, and this diameter was grown in fifty-four years, as is shown by the remarkably distinct annual rings. Counting the dead and dying, with the stunted, there are about 4,550 trees to the acre (shown in picture No. 2), and in size from those too small for fishing rods to light fence poles.

It appears from measurements, and counting of the annual rings of spruce cut in the native grown untouched forests in the Adirondack region of northern New York, the seven largest trees of twelve hundred examined averaged 280 years of age, and a diameter of 28 inches, and a height of 71 feet; and the ten smallest averaged 133 years of age, with a diameter of 13 inches, and a height of 61 2-10 feet. Upon examination of nineteen of these trees as they stood in the reports submitted to Hon. W. F. Fox, superintendent of forests for New York, and for whose courtesy I render thanks, I found that they averaged 13 2-10 inches in diameter at three feet from the ground, and that it had taken them rising 25 years from their start to become two inches in diameter, and at least 50 years to attain the diameter four inches. By the time they were 70 years of age they had got their tops into the sunshine above the deciduous growth surrounding them, and soon their annual rings doubled in thickness, notwithstanding the greater circumference each ring covered. By the judicious girdling or cutting away from time to time, of some of the worthless trees which crowded



PINES, ABOUT 20 YEARS OF AGE, TWICE THINNED AND PRUNED.

and shaded these trees, their growth might have been greatly accelerated when young. How clearly such facts prove that chance and nature are not the best foresters; that man can aid them in the growing of timber as in the growing of other crops; that God was not unwise in setting Adam to work in taking care of the tree garden, park, or Paradise of Eden.

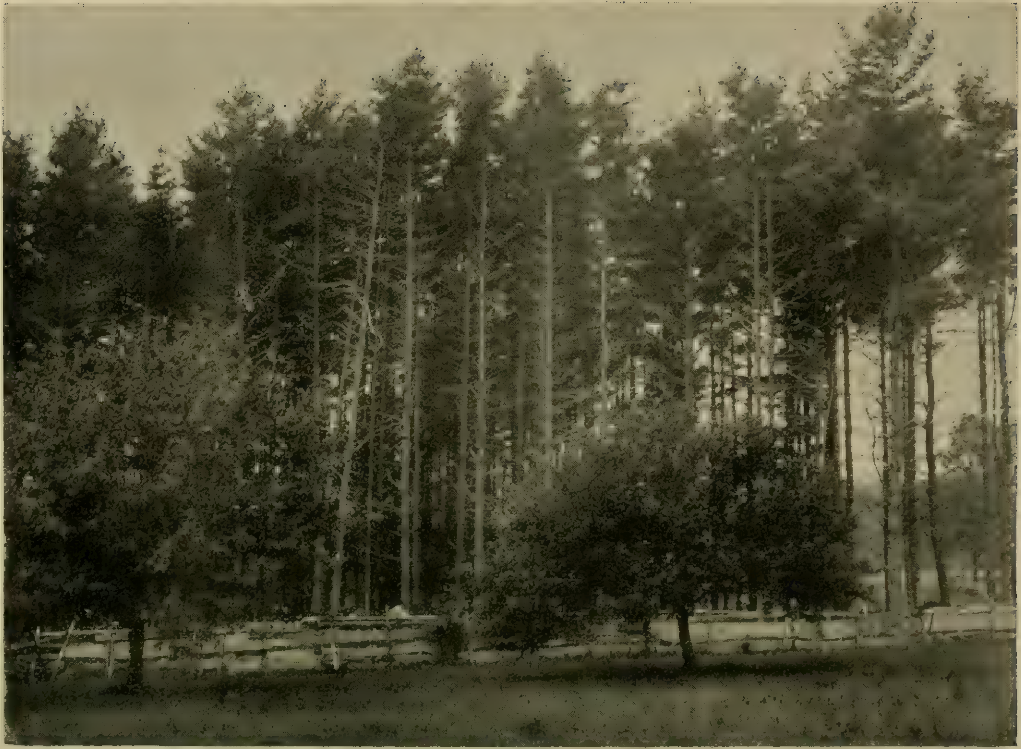
View No. 3 is a fine picture of young pines on my New Durham lot taken by Shackford, the well known photographer of Farmington. These are on dryer and poorer land than those shown in view No. 2, and they are also much younger. I regret that I cannot give their age and size more accurately. Perhaps they had started when I bought the deserted farm in 1870 and perhaps not. Some idea of their height and size may be gained by considering the man seen in the left side of the picture, as 6 feet in height, and weighing 180 pounds. Their beauty and rapid growth are evident. I judge their average gain in diameter is about 2 inches in five years. They have been carefully thinned twice, with some additional thinning when we saw a tree which we intend to grow into good sized timber becoming too crowded; we prune some at every thinning. The limbs are small, and those cut off are mostly dead, but we do not hesitate to take off some green limbs. These trees will need thinning and pruning as often as once every three years for quite a number of years. In fact, if I lived near them I should be likely to thin and prune them a little every year for several years. Had my larger trees, shown in the last two views further on in this paper, been taken as early in their life as these were, they would now have been considerable larger and more valuable.

The rapidity of growth depends very largely upon the room or space given the tree; ofcourse the larger the tree, the more space it needs. My idea has been to grow quite rapidly by often thinning, so that at about 45 years of age to have about 100 pines left to the acre, and expect these at 60 years of age to make 500 feet to the tree, or 50,000 feet of boards to the acre. Every tree to be very nearly straight, all sound and the butt logs of 20 feet, or more, in length entirely free from knots, except very small ones near the heart.

The interest on the investment and the taxes are very important items to be considered in forestry. Allowing money to double every 15 years, the interest on a crop cut at 60 years of age would be only one eighth as much as on a crop cut at 105 years of age, or, in other words, each dollar invested in a crop for 60 years becomes $16 and at 105 years becomes $128. This consideration, with that of the taxes upon them for a century, makes it of immense advantage to get a rapid growth and early sale.

Our veteran friend Barnard, of Mast Point, which is in or near our Concord, is one of the wisest and best informed foresters I have ever met. He is inclined to grow 160 pines to the acre. Hon. B. E. Fernow, the highest official upon forestry subjects under our national government, recommends the growing of 270 timber trees to the acre till 100 years of age. Hon. Joseph B. Walker thought to grow 160 pines to the acre but has now, after more experience, concluded that a considerable less number is more profitable. Poutney states 27 as the number of largest oaks to be grown to the acre unless you shorten in their limbs when you can grow 70. One fifth of the height of the trees to be the distance between them, is an old English rule. This would give 108 pines, 100 feet in height to the acre, or about 75 pines 120 feet high. With our taxes, rates of interest, and markets, I think the English rule of having the distance between the trees equal to one fifth their height keeps the trees rather too near together for the most profitable growth for timber. Oaks require more space than firs.

J. C. Brown, whose works on forestry are well known, says that for firs he has found the proper distance between the trees to be about one third their height. He also says "that 200 oak trees grown 100 years on one acre sold for £360, while 104 oaks grown 90 years on an acre sold for £868. This was in 1820 when oak and bark were very high." (Quite likely these were Scotch acres of 6,150 yards instead of ours of 4,840.) We here notice that the less number of trees grown to the acre, the more the crop brought, and that notwithstanding the venerable, several-generation-old scare about the near approach of a timber famine. We suppose trees just like those would now bring much less than they did 75 years ago.



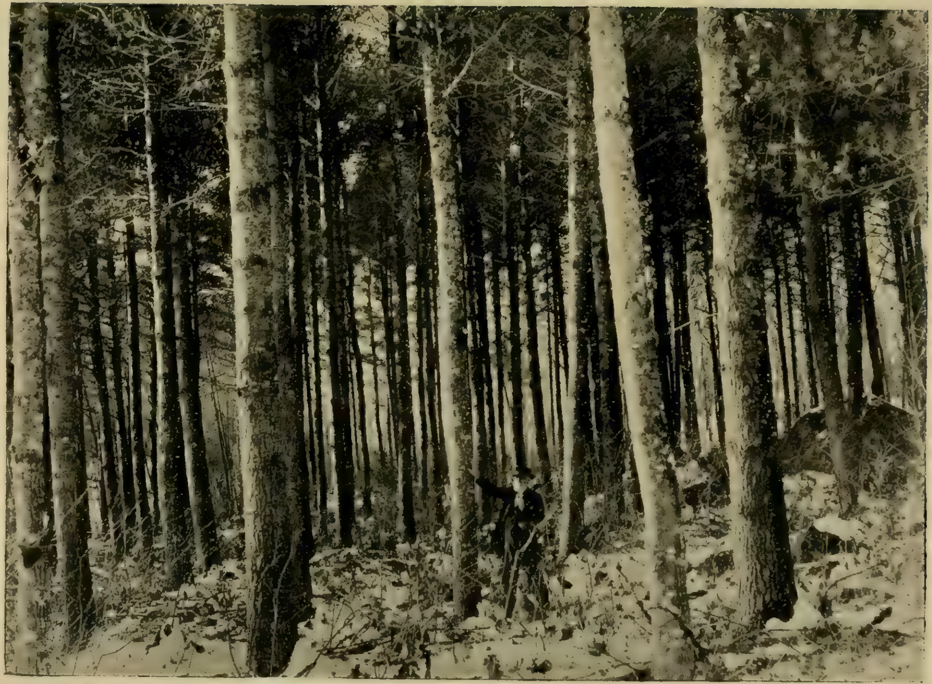
PINES, ABOUT 48 YEARS OF AGE, NEVER PRUNED, AND THINNED ONLY OF DEAD OR DYING TREES.

Hon. Mortimer Conrad set his trees 4 feet by 4 feet (2,722 to the acre), and thinned down to 110 to acre, and had 55,000 feet to acre when the trees were 80 years of age. This is from the Ohio report, but the kind of trees is not mentioned. The Smithsonian Institution sent me an account of a German plantation of pines, having 728 trees, 82 years of age, on an acre. To keep so many fairly alive so long upon one of our acres (about 7½ feet apart) seems unlikely. They may have grown upon the German or Berlin great morgen which is almost one and three eighths of our acres. Then there were nearly 460 to one of our acres. However this may be, if the trees were only as many feet in height as they were years old, and if the solid foot is that used at Washington, which is a log 12 inches long, and a little over 13 inches in diameter instead of 16 inches in diameter as required by our law, these trees were less than a foot in diameter at the stump. With cheap lands, high taxes and interest rates, and dear labor, we cannot afford to follow such German forestry and plant trees to wait 82 years to have timber for our market so small as these. A white pine 82 years old ought to make about 1,000 feet of inch boards. I think one third as many, or less, is the more usual number of timber trees grown to the acre upon a German plantation. J. C., or James Brown gives 70 pines as the number per acre grown in Gascony to be tapped for the pitch.

The pines here shown have often had their dead trees removed for stakes, wood, or fence poles, but there has never been any thinning for the purpose of growing timber. This by letting in the sun has been beneficial. The land is moist and on the lower side of a productive field. Close to these pines stands the widely known Bridal Elm, on the Hampton Road from Exeter to Boar's Head, measuring nearly 18 feet in circumference 4 feet from the ground, and 25 feet 36 inches lower. This tree demonstrates the adaptation of the land and location to tree growth. Our friend Sanborn, the owner, remembers when this land was cleared of pines, then it came up to pine bushes and these were cut, then the present pines came up. Pine followed pine I suppose because pine seed instead of other tree seed got into the ground. The squirrels which have their homes here love walnuts, and quite a number of these have sent up shoots, showing the nimble little tree planters what became of their lost dinners, and when the pines are removed and these little weak shadelings spring to vigorous life, quidnuncs may query and philosophers theorize why pine is succeeded by walnut. Cutting a pretty fair sample of the trees which are by the way being cut clean, as needed, for wood, I found it 65 feet in height, with 47 annual rings on stump, and nine and three fourths inches in diameter 4 feet from the ground.

These trees average about the same age as mine shown in views Nos. 5 and 6, and being on better land to grow trees would, with the proper thinnings and prunings, have been considerably larger and more valuable than are mine. Reckoning the diameter of these 10 inches and mine 13 inches, and saying nothing of the greater height of mine, we see by squaring their diameters ($10 \times 10 = 100$, $13 \times 13 = 169$) that they are to mine as 100 is to 169. Side by side with my trees in New Durham where wood is so nigh worthless, my trees would, by the acre to cut now, be worth several times as much as these. Near a pail and tub factory there would not be so great a difference. These trees by proper thinning and pruning would, I think, have been at least 75 feet in height, about 14 inches in diameter 4 feet from ground, the 20 foot butt logs almost perfectly clear from knots, with some 60,000 or more feet of excellent round edged inch boards to the acre. What is compared with what might have been is worth considering not for regrets but for future guidance.

Here is a picture of a clump of what were little pines standing upon 108 square rods of land, which I noticed for the first time one, two, or three years after I bought the abandoned farm on which they stand, in January, 1870. Although but little if any over five miles from the large village of Farmington and close by the road in New Durham, it is not thought by the best judges there that I could have sold these pines and the land upon which they stand, when I first noticed them, for two dollars. Probably in 1872 or '73 I showed to Hon. I. P. Berry, who lives near, the thicket, and showing him how I would like to have them thinned he did it admirably and took



PINES, AVERAGING ABOUT 48 YEARS OF AGE, IMPERFECTLY PRUNED AND THINNED FOR THE LAST 22 YEARS.

the bean-poles, stakes, fence poles, and wood which he cut out for his pay. They ought to have been thinned earlier. After this first thinning they were neglected for five or seven years. They had in this time grown quite fast and become crowded with live tops too small for continued rapid growth. Mr. Berry has often thinned them since, but I have never been able to overcome the injury done them by their not having been thinned at an earlier age than was their first thinning, and the long neglect immediately following that first thinning. Two years ago I cut one of the trees to find its height, size, and age. It had in the stump either 39 or 40 annual rings, I am not sure which.

Not being quite able to agree with the chief of the bureau of forestry under the government at Washington upon various points in the growing of timber as a crop, the chief sent Austin Cary, Esq., to see and measure my pines, and he pronounced them as excelling any lot he had seen, and the chief upon receiving the report of the measurements declared them of exceptional growth and desired that one of the pines be felled and sections cut out at each ten feet and forwarded to him at Washington. Both chief and agent, Austin Cary, thought from their size that they must be much more than 45 years old. The sections have been procured and forwarded. The pine sawed down had 54 annual rings at the stump where it averaged 19½ inches in diameter. Its height was 80 feet. Its diameter at each 10 feet inside the bark and its annual rings are as follows:

Diameter up	10 ft	14 in.	No. of rings	46
"	20 "	12⅞ "	" "	42
"	30 "	12⅛ "	" "	37
"	40 "	10¼ "	" "	32
"	50 "	8½ "	" "	24
"	60 "	5¾ "	" "	15
"	70 "	3 "	" "	8

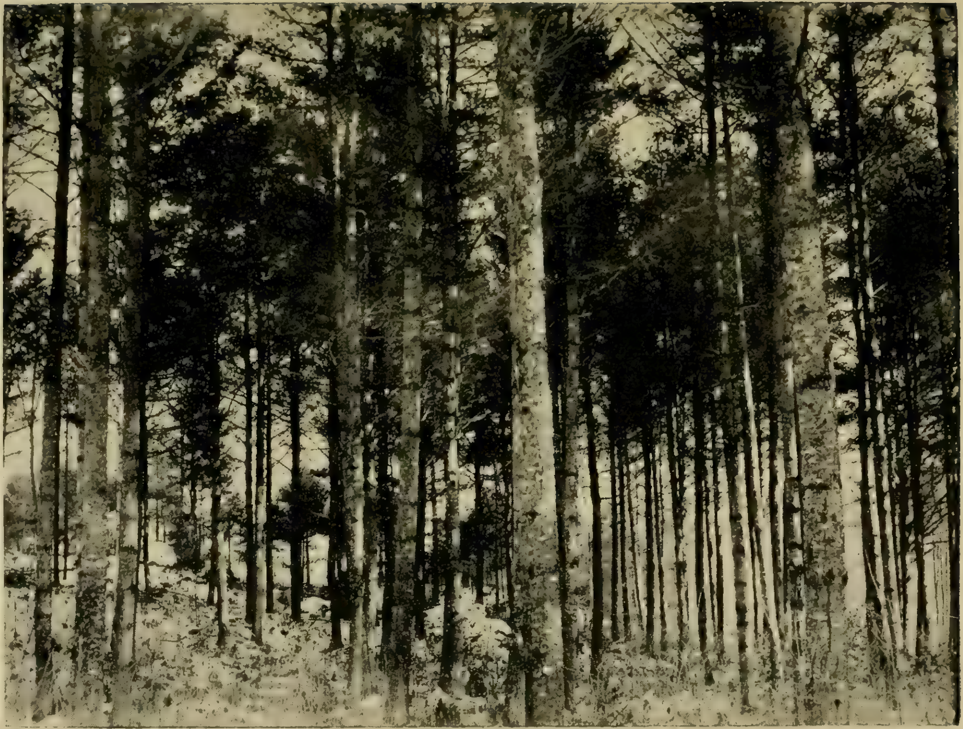
One of the smallest on the lot was felled and 43 grains or rings were found in the stump where it was 11½ inches in diameter and its height was 72½ feet. Their average age is not far from 50 years,—perhaps nearer 48 years.

This a view by the same artist from another point of same clump and their size as taken by Cary, June 23, 1894, is as follows:

1	tree	22	inches	in diameter	4 feet	from ground.
1	"	21½	"	"	"	"
10	"	16–19	"	"	"	"
27	"	14–16	"	"	"	"
25	"	13–14	"	"	"	"
31	"	11–12	"	"	"	"
18	"	10–11	"	"	"	"
6	"	9–10	"	"	"	"
2	"	7½-7$\frac{1}{10}$	"	"	"	"
146						

The last two were younger trees which had come up on the side adjoining deciduous trees. Hon. I. P. Berry, who is a practical gentleman of excellent judgment and considerable experience in clearing forest lots, thinks these 146 trees would make 50,000 feet of round or rough edged inch boards. E. E. Berry, Esq., of house of representatives, who has had some experience in such matters, surveyed and plotted this lot some four or five years ago, and made a careful estimate of these trees and then calculated that they would then saw out 45,000 feet of such boards. Fifty thousand feet would beat the rate of 74,000 feet to the acre. Reckoning these trees as 50 years of age (which is above their average age) and it makes nearly 1,500 feet of inch boards per acre for every year of their age. Mr. Berry estimates that he has in fire-wood, stakes, poles, shingle stuff, and timber cut out in thinning an amount just about equal to that now standing. The shingles alone amounted to 5,000. As it hardly pays to cut and market white pine wood from this lot I am not sure but that the thinnings from this lot have been worth about as much as the whole plot would now be worth had it never been thinned or pruned at all, while the lot is worth several times as much as it would have been had it been left alone to nature's sole care.

Since writing the above I have had the logs from these two pines sawed by a thick circular saw into waney edged inch boards. The smaller tree made 136 feet of boards, and the larger 364 feet. My estimate of the yearly growth, besides



PINES, AVERAGING ABOUT 48 YEARS OF AGE, IMPERFECTLY THINNED AND PRUNED FOR THE LAST 22 YEARS.

what has been cut out in thinning, is just about 1,000 feet a year per acre from the time they started from the seed. Having been repeatedly told that for every limb you cut off from a pine tree you would have a rotten knot, I wish to say that the four largest logs in these two pines had about 100 limbs cut from them at their several prunings, during the last fifteen or twenty years, and that there is neither rot nor the sign of a rot in either knots or any other part of the boards. Such tests cost me time and money, but I do hope by them to find the facts, and stop the injurious and provoking untruths. Of course anyone could cut enough live limbs at one time from any tree to check its growth and be likely to cause rots where the limbs were live and large.

How can gentlemen with eyes and sense look at these facts and pictures or examine the groves which they represent and still contend that nature is the best forester; that man cannot aid her in the growing of a crop of lumber, notwithstanding that he can by his assistance cause her to immensely increase and improve all the other useful crops; that our three million acres of forest land cannot be made to grow the yearly demand upon it of 100 feet of timber board measure per year per acre; that the four hundred and ninety million acres of our country's forests, outside of Alaska, cannot grow yearly the 61 feet board measure per acre required to supply our nation's annual demand of thirty billion feet, that our rain and our rivers, our farm crops, and factory products stare destruction in the face, and that our only salvation is to let our old trees stand and occupy while rotting the ground long enough to grow a good timber crop; let in this state our 160,000 acres of waste land lie idle, for man cannot assist nature in growing timber, oh, no! and send our hard earned dollars to other countries for forest products lest our state and the country become a "Gehenna of a sand desert" (see Oswald in *North American Review* December, 1887), and the believed purpose of our Heavenly Father and Christ in his mission be pretty much frustrated by Patrick and Jean smiting the forests and converting this beautiful work of the Almighty Architect into a Gehennain Sahara! With nearly eight acres of forest to every man, woman, and child in our country, we are officially informed that we are yearly using and destroying twice the annual production of forest products, and, if this be true, at our long continued increase of population, before our school children arrive at middle age there will not be land enough in our country were it all forests to supply at present rates our people. Well Matthus, one of the great classical scholars of the University of Cambridge, England, a brilliant man of vast learning, won a world-wide reputation by proving that less children must be born or starvation must result. He died sixty years ago to-day. Probably in no other sixty years were ever nearly as many children born, and wheat has fallen to fifty cents a bushel!

Exeter was settled in the woods in 1638, and in 1640 her settlers began to make laws about the cutting of timber, and made more stringent ones the next year. It must surprise the thirty-seven heads of families who divided the land here among themselves (ten of them receiving only four acres and twenty rods each, and only the minister as many as eighty acres), if they could come back and see five or six thousand people here, and know that the cutting of wood and timber has been going on here for more than two hundred and fifty years, and find wood is even now of little value on the stump, and considerable timber is still standing. Abundant and cheap as wheat is, we have only enough to last our people a few months. What, are the people to starve within a few months? No. For men are to go to work and assist nature to grow another crop. The same, but in a less degree, is true in regard to our forest crop.

1. The first principle I wish to inculcate is, that man can assist nature in the growing of a crop of timber, as it is universally known that he assists her in the growing of all other crops.

2. That in order to secure the most profitable crops from the land the proper number of plants must be grown—that there may be too large or too small a number to the acre. Ten bushels of grass seed sown or of corn planted on an acre will not produce the most profitable crop, and neither will two hundred apple trees or a thousand timber trees grown upon an acre produce the most profitable crop of apples or timber.

3 That trees grown separately, as in open lands, have the

bushy or shade tree form, while grown in woods they have the small top and long bodied or timber form.

4. That in order to have trees start with the timber form they must stand thick or quite close together, so that they shall not spread out with large low limbs; that is, that they shall not take the shade tree or bush form, but that they shall take on the timber form.

5. That in order to have trees take on the tall or timber form when small, they have to be so close together that as they grow they must be thinned out, in order that those left may have room to grow rapidly and become of good timber size as soon as they can, and retain a good timber shape and quality.

6. That if trees of the same kind start very close together at the same time they will so choke or stifle each other that they will almost cease to grow, and that when old enough to be of good timber and mill log size they will be only a few inches in diameter. If the young trees are of different kinds the more rapid growers may outgrow the others and partially supply the place of a forester in thinning, and the same is true where some of the trees start a few years before the others. But during more than half a century of observation I have found no instance where the timber trees came up thick and could not have been benefited by judicious thinnings. In the oak openings of the West, and in some of the forests of Southern pine, thinning may not be necessary. I have seen some where it was not.

7. Mature or well grown trees should be cut. I have known valuable trees to stand till they became nearly or quite worthless, whereas if they had been cut when they ought to have been another crop of valuable timber trees might have grown upon the ground in the time they occupied it in becoming worthless.

8. Worthless trees could be cut when in the way of trees of the valuable kinds. Upon my land the worthless wild cherry and nearly worthless grey birch (of little market value at that place though good fire-wood) have ruined many white pines by whipping the tender standard or runner at the top, thus making the pines branching and of little value, sometimes killing them.

All deciduous trees being more rapid growers for the first few years than is the pine may thus injure or even ruin the latter.

9. The most profitable timber tree to grow in some sections of our state is perhaps the chestnut. Its first thinnings will make bean poles, then comes fence stakes, then fence posts, then railroad ties, and then a crop of timber. It is very rapid in its growth and slow in its decay. He who bruises its body to rattle down its delicious nuts ought to be punished and have none of them. The white pine (P. Strobus) is perhaps the next most profitable timber tree to grow over much more than half of the state. Gathering the cones just before they open, in the first days of September, you can spread them in a dry place, very thinly, lest they mould, and some ten days after, when they open, beat out the seed, and sow it either in fall or spring, having kept it cool and dry. I cover the seed when sowing about one quarter of an inch deep, and press down the earth over it. By brush or other contrivance, the beds, or rows ought to be about half shaded, for a hot sunshine is very liable to kill the young plants the first or second year.

10. The oaks are profitable and easily grown. The thinnings are valuable for hoop-poles, fire-wood, posts, and railroad ties.

11. I see no reason why white birch, which if good enough, now sells for from fourteen to sixteen dollars a cord at Conway, may not be profitably grown from seed on poor, moist land, and the same of white ash on soils suitable for it. It is a very valuable tree. Its first thinnings make excellent hoops. Thus I might go on with our other valuable trees, especially the sugar maple, which is valuable for its sugar, timber, and wood, and for its queenly beauty. Why not a sugar orchard and a nut grove on a great many farms, and also a timber plantation?

12. I cannot say how many timber trees of any kind it is most profitable to grow to the acre. I should want some 3,000 to the acre when they started. I would thin often, but not too much at any one time. The number to be grown would depend much upon the kind of trees you are growing and the purpose for which you are growing them. White pines grown for fencing and fire-wood would be grown thick and cut off early. For the first twenty-five or thirty years you can grow on fairly moist

land some two cords of white pine wood per acre a year. I have cut where it grew more than this. For pail, tub, and mackerel kit, perhaps 300 or 400 trees, to be cut at thirty years of age, would be somewhere near the right number,—always commencing with some 3,000, and thinning out so as to keep those that are left to constitute the crop growing rapidly; for common cheap box-boards, to be cut at thirty-five or forty years of age, perhaps about 300 pines to the acre. I have before in this paper indicated my ideas as to the number of pines to grow per acre of trees for trees of larger growth.

13. Pruning is of very considerable importance. Dead limbs remaining on the tree produce a black lace knot. By having your trees come up thick the lower limbs will be small and die early. By early selecting the trees you intend for standards you can easily, from time to time, take the limbs as fast as they die, sometimes a little faster, from these standards, so that when the tree is quite small it will be free from limbs to 20 feet from the ground, and when that becomes a large log, all clear of knots save a few very small ones near the heart, the owner will smile at the beauty and cash value of the lumber. The cost of thus pruning a tree I find to be less than two cents. I prune mine up 20 feet, by using a light saw, with a steel strip over its back so as to strain it as some bone saws are fixed, attached to a pole, and stand on the ground. Perhaps some would prefer to use—very carefully—a hatchet, or better, a hand saw and light ladder.

14. By all means practical keep out the fires.

15. Each forest owner ought to try to increase his timber crop in amount and excellence upon its present area. This can be done by judicious thinning, pruning, setting out trees, planting tree seed, and harvesting the well grown at the proper time. Our three million acres of forest land in this state ought to yearly grow nine hundred million feet of lumber perpetually. Through cutting at a supposed rate of three hundred million feet it is expected by most people to be soon exhausted. Talking with a man in whose lifetime more than four hundred thousand feet of pine lumber had grown upon his farm, he expressed great regret that he had not known how and doubled its

value by taking the proper care of it when it was young. Within a few days two of our quite extensive forest owners and farmers have gone to thinning and pruning their close sappling pine forests, as I showed them what I knew about it in their woods. An agent who knew his business and would go from place to place lecturing, to call people's attention to the subject of forestry, and then go right into the woods with the owners and show them what to do and how to do it, would in my judgment pay immensely. Hundreds of bushels of seed from the best kinds of timber trees ought to be collected this year and planted. We want to cover most of our waste lands with trees of the best timber kinds suitable to them. There were scarcely a dozen grafted fruit trees in my school district till Samuel Kenney, of blessed memory, taught me in boyhood how to graft. People soon found out that more good fruit and less sour, miserable cider was desirable. See how farmers' fairs, dairying, and the like have improved since the grange have called attention to such subjects. Kindred associations have sprung up like the Dairymen's, and are blessing our state and elevating our civilization. Trembling between hope and fear we look towards Durham, where we hope that our sons and daughters shall yet be drawn by many hundreds, and the money of our wealthy by the hundreds of thousands or millions of dollars, and from whence the shechinah of that improvement which is ever in its essence divine shall shine till every farm and home in our state shall glow in its light. A million acres of timber park, annually producing more good timber than our entire forest now does, is easily attainable. Beauty of scenery and cash in pocket would then here make their permanent abode.

Now if the Vanderbilts or a company owned the forests and waste lands in our state, is there any doubt but that they would send out a few foresters to show men just what to do to them, just how to cover the waste lands with timber trees and put the existing forests and sprout lands to growing timber by the best methods known? The little lecturing and writing upon forestry in this state during a few years has set quite a number already to taking some care of their young trees. One acre of forest in each town by a public road, properly grown and cared for, would be an object lesson of great value. Why not put say sixty thousand acres of our waste, idle land into white pines? Why not have two hundred thousand acres of white pines growing in properly cared for forests in this state, soon worth twenty millions of dollars? Why not four hundred thousand acres of spruce? Why not a hundred thousand acres of oaks? Why not fifty thousand acres of canoe, yellow, and black birches? Why not fifty thousand acres of chestnuts and walnuts and groves of black walnuts? Why not many thousand acres of the ashes? Why not fifty thousand acres of sugar maples? All of this would not cover a third of our forest lands. With such timber parks how the tourists and sportsmen and land purchasers would rush to New Hampshire, which would then be at once the Switzerland and the paradise of the United States, with its beauty and value vastly increased.

FERTILIZER ANALYSES.

FERTILIZER ANALYSES.

The statutes require the State Board of Agriculture to collect samples of commercial fertilizers sold in the state and submit them to the College of Agriculture and Mechanic Arts for analysis. In accordance therewith an agent was sent into every county in the state in the month of April, with instructions to stop in not less than two towns in each county where commercial fertilizers were sold and collect samples of all brands in the market, drawing the samples directly from the goods offered for sale. The agent was instructed to collect no samples of goods that had been carried over from the previous year, neither were any samples to be taken from goods that had been subjected to excessive moisture, or otherwise damaged. In this manner 183 samples were collected and sent to the college at Durham. The different samples of the same brand were thoroughly mixed and a chemical analysis made under the immediate supervision of Prof. F. W. Morse, chief chemist, and the following results obtained :

FERTILIZER ANALYSES FOR 1894.

Sample Number.	NAME.	Total nitrogen.	Soluble phosphoric acid.	Reverted phosphoric acid.	Insoluble phosphoric acid.	Total phosphoric acid.	Available phosphoric acid.	Total potash.
	BRADLEY FERTILIZER CO.							
1	Bradley's X L Superphosphate	2.45	5.82	3.72	2.39	11.93	9.54	2.25
2	Bradley's Potato Manure	2.17	3.41	2.80	1.72	7.93	6.21	4.77
3	Bradley's Complete Manure for Corn and Grain	2.04	4.37	4.30	3.26	11.93	8.67	1.69
6	Rradley's Complete Manure for Top Dressing	4.82	1.73	3.80	2.37	7.90	5.53	2.51
7	Bradley's Eclipse Phosphate	1.55	4.29	5.40	2.62	12.31	9.69	1.74
8	Original Coe's Superphosphate	1.94	6.64	3.28	1.54	11.53 11.38	9.92	1.95
	CROCKER FERTILIZER AND CHEMICAL CO.							
11	New Rival	1.34	6.58	2.39	1.47	10.44	8.97	1.96
12	Potato, Hop, and Tobacco Phosphate	2.19	6.97	1.87	2.05	10.89	8.84	3.35
13	Wheat and Corn Phosphate	2.00	6.66	2.49	2.40	11.55	9.15	1.94
	BOWKER FERTILIZER CO.							
15	Stockbridge Special Manure, Corn	3.30	5.18	3.41	3.36	11.95	8.59	4.03
20	Stockbridge Top Dressing	4.96	1.82	3.08	4.93	9.83	4.90	5.97
21	Stockbridge Seeding Down	2.41	3.81	3.33	5.82	12.96	7.14	9.32
22	Bowker's Sure Crop Bond Phosphate	.82	1.19	6.00	4.96	12.15	7.19	1.19
23	Bowker's Farm and Garden Phosphate	1.72	2.62	5.21	4.19	12.02	7.83	2.17
24	Bowker's Hill and Drill Phosphate	2.50	4.80	4.12	4.35	13.27	8.92	2.06
	CLEVELAND DRYER CO.							
26	Cleveland Superphosphate	2.00	6.11	2.85	1.34	10.30	8.96	2.18

	E. FRANK COE.							
27	Ammoniated Bone Superphosphate	2.10	7.47	1.13	2.69	11.29	8.60	2.38
28	Potato Fertilizer	1.80	5.89	2.02	3.79	11.70	7.91	3.14 3.08
29	Columbian Ammoniated Bone Superphosphate	1.26	7.50	2.64	2.56	12.70	10.14	2.47
30	Grass and Grain Fertilizer	1.06	5.33	3.67	4.96	13.96	9.00	1.54
	PACIFIC GUANO CO.							
33	Pacific Guano	2.20	5.31	3.78	2.65	11.74	9.09	2.24
	LISTER'S AGRICULTURAL AND CHEMICAL WORKS.							
38	Lister's Standard Fertilizer "Success"	1.91	4.57	3.37	3.80	11.74	7.94	2.11
	STANDARD FERTILIZER CO.							
39	Standard Potato Manure	2.23	5.15	5.74	1.57	12.46	10.89	3.05
40	Standard Fertilizer	2.21	5.05	4.47	1.85	11.37	9.52	2.42
	CUMBERLAND BONE PHOSPHATE CO.							
41	Cumberland Superphosphate	2.18	6.08	3.23	1.46	10.77	9.31	2.05
	WILLIAMS AND CLARK FERTILIZER CO.							
42	Potato Phosphate	2.19 2.07	6.21	3.28	2.43	11.92	9.49	2.47 3.16
43	Americus Ammoniated Bone Superphosphate	2.39	7.55	2.00	1.44	10.99	9.55	2.48
	CLARK'S COVE FERTILIZER CO.							
44	King Philip Guano	1.25	5.79	2.78	1.77	10.34	8.57	1.88
45	Bay State Fertilizer	2.20	5.48	3.74	2.62	11.84	9.22	2.25
	JOHN S. REESE & CO.							
46	Pilgrim	1.34	2.67	4.98	1.74	9.39	7.65	2.92
47	Mayflower	1.82	4.29	5.33	3.04	12.66	9.62	2.63
	WALKER, STRATMAN & CO.							
48	Potato Special	1.16	5.35	3.11	3.95	12.41	8.46	2.19
49	Four-Fold Fertilizer	2.16	4.35	1.68	3.10	9.13	6.03	1.20

FERTILIZER ANALYSES FOR 1894.

Sample Number.	NAME.	Total nitrogen.	Soluble phosphoric acid.	Reverted phosphoric acid.	Insoluble phosphoric acid.	Total phosphoric acid.	Available phosphoric acid.	Total potash.
	L. B. DARLING FERTILIZER CO.							
50	Darling's Potato and Root Crop Fertilizer..........	2.65	3.60	2.92	4.80	11.32	6.52	5.93 5.91
51	Darling's Corn and Wheat Fertilizer................	2.15	5.50	3.47	3.76	12.73	8.97	2.45
52	Darling's Animal Fertilizer	2.71	2.84	3.17	4.90	10.91	6.01	4.59
	D. C. HAWES.							
53	Granite State Fertilizer	2.34	2.01	3.25	4.03	9.29	5.26	5.74
	AMES FERTILIZER CO.							
54	Plymouth Rock Brand...............................	3.33	4.35	6.32	1.07	11.74	10.67	3.93

AMOUNT OF RAIN AND SNOW.

The amount of rain and snow as recorded by Hon. Wm. L. Foster, of Concord, from January 1, 1891, to February 10, 1895, is herewith published. The rain is expressed in inches and hundredths of inches: the snow in inches.

JANUARY.

Date.	1891.			1892.			1893.			1894.			1895.		
	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1	....	....	.03	......	....	......	1.36	1	.08	......	....	......	......	....	......
2	.48	....	......	.69	....	......	......	....	......	......	....	......	......	....	......
3	....	....	......	......	....	......	......	....	......	......	....	......	......	....	......
4	....	....	......	......	....	......	......	....	......	......	....	......	......	....	.02
5	....	2	.18	......	....	......	......	....	......	.46	....	......	......	....	......
6	....	....	......	......	5	.44	......	1	.05	......	1	.08	......	6	.60
7	....	....	......	......	....	......	......	....	......	......	....	......	......	....	......
8	....	....	......	......	....	......	......	....	......	......	....	......	......	....	......
9	....	....	......	......	2	.18	......	3	.22	......	....	......	......	....	......
10	....	....	......	......	....	......	......	3	.23	......	2	.09	......	1	.78
11	.67	....	......	......	....	......	......	....	......	......	2	.11	......	....	......
12	1.03	....	......	.07	....	......	......	....	......	......	....	......	......	....	......
13	....	....	......	1.10	....	......	......	....	......	......	....	......	.03	....	......
14	....	1	.08	.18	....	......	......	....	......	......	....	......	......	....	......
15	....	....	......	.08	7	.55	......	....	.01	.10	....	......	......	....	......
16	....	....	......	......	....	......	......	....	......	.18	....	......	......	3	.25
17	.61	5	.50	......	....	......	......	....	......	......	....	......	......	....	......
18	....	1	.12	.34	....	......	......	....	......	......	....	......	......	....	......
19	....	....	......	.26	1	.08	......	....	......	.22	....	......	......	....	......
20	....	....	......	......	....	......	......	....	......	......	....	......	......	....	......
21	....	....	......	......	....	......	......	....	......	......	....	......	.30	....	......
22	.77	....	......	......	....	......	......	....	......	......	....	.02	.15	....	......
23	....	....	......	......	....	......	......	....	.01	......	....	......	......	....	......
24	....	....	......	......	....	.01	......	....	......	.25	....	......	......	....	......
25	....	10	.73	......	....	......	......	3	.21	......	....	......	......	....	......
26	....	....	......	......	....	......	......	....	......	......	....	......	.10	8	1.00
27	....	1	.04	......	....	......	......	....	......	......	....	......	......	....	......
28	....	....	......	......	....	......	......	....	.03	......	4	.40	......	....	......
29	.30	2	.10	......	....	......	.32	....	......	......	....	......	......	....	.02
30	....	....	......	......	....	......	......	....	......	......	7	.76	......	....	......
31	.07	....	......	......	....	......	......	1	.07	......	....	......	......	....	......
	3.93	22	1.78	2.72	15	1.26	1.68	12	.91	1.21	16	1.46	.58	18	2.67

FEBRUARY.

Date.	1891.			1892.			1893.			1894.			1895.		
	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1	.23	....	......	......	....	......	......	....	......	......	....	......	......	....	....
2	......	....	......	.69	....	......	......	1	.11	......	....	......	......	1	.02
3	.14	....	......	......	....	......	......	2	.42	......	....	......	......	....	....
4	......	....	......	......	....	......	......	....	......	......	2	.13	......	3	.14
5	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
6	......	....	......	......	5	.44	.10	3	.30	......	....	......	......	....	....
7	......	2	.18	......	....	......	......	....	......	......	....	......	......	....	....
8	.....	3	.27	......	....	......	......	....	......	......	....	.01	......	6	.38
9	.42	3	.30	......	2	.18	.60	2	.20	......	3	.35	......	....	.02
10	......	....	......	......	....	......	......	....	......	......	1	.19	......	....	....
11	......	....	......	......	....	......	......	....	......	......	....	......	......	....	...
12	......	....	......	.07	....	......	......	....	......	......	....	......	......	....	....
13	......	....	......	1.10	....	......	......	15	1.56	......	8	.75	......	....	....
14	......	....	......	.18	....	......	......	....	......	......	....	......	......	....	....
15	......	....	......	.08	6	.55	......	....	......	......	8	.73	......	....	....
16	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
17	.15	....	......	.....	....	......	......	....	......	......	....	......	......	....	....
18	.35	....	......	.34	....	......	.....	5	.31	.03	....	......	......	....	....
19	......	....	......	.26	1	.08	......	....	......	......	....	......	......	....	....
20	.20	3	.28	......	...	......	......	14	.61	......	....	......	......	....	....
21	.08	....	......	......	....	.....	......	....	......	......	....	.06	......	....	....
22	......	...	......	......	....	......	......	8	.60	......	....	......	......	....	....
23	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
24	......	....	......	.....	....	.01	......	4	.24	......	....	......	......	....	....
25	.09	....	......	......	....	......	......	1	.04	......	....	......	......	....	....
26	.04	3	.27	......	....	......	......	....	......	......	....	......	......	....	....
27	......	6	.54	......	....	......	......	....	......	......	....	......	......	....	....
28	......	....	......	......	....	......	......	4	.39	......	....	......	......	....	....
	1.70	20	1.84	2.72	14	1.26	.70	59	4.78	.03	22	2.22	......	10	.56

MARCH.

	1891.			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1															
2					4	.19									
3					4	.41									
4		12	.90												
5															
6															
7															
8				.37											
9	1.40						.23					.03			
10				.31											
11							.23								
12	.28						.76								
13	.34														
14							.40								
15							.49	2	.41			.09			
16			.02												
17															
18					3	.29									
19					1	.10									
20															
21	.48						.01			.25					
22	.66									.18					
23	.11			.23	1	.10					2	.50			
24							.05								
25										.10					
26															
27															
28															
29												.01			
30															
31															
	3.27	12	.92	.91	13	1.09	2.17	2	.41	.53	2	.63			

APRIL.

	1891.			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1							.01								
2															
3	.07	10	1.22												
4							.38			.18					
5															
6															
7								4	.35						
8							.23				3	.34			
9															
10															
11	.30														
12	.47										2	.29			
13							.04								
14							.20								
15	.13						.38	1	.15						
16															
17															
18	.20														
19										.01					
20							.05			.01					
21				.22			.52			.03					
22				.20			.03			.32					
23							.02								
24										.46					
25			.02				.05								
26															
27							.13								
28				.34											
29															
30							.03								
	1.17	10	1.24	.76	....	......	1.97	5	.50	1.01	5	.63	......	....	....

MAY.

	1891.			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1	......	....	....	.06	....	......	.33	....	......	......	....	......	......	....	......
2	......	....	....	.42	....	......	.02	....	......	......	....	......	......	....	......
3	.19	....	....	.07	....	......	.76	....	......	......	....	......	......	....	......
4	......	....	....	.41	....	......	.97	....	......	.18	....	......	......	....	......
5	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
6	......	....	....	......	....	......	.01	....	......	.20	....	......	......	....	......
7	......	....	....	......	....	......	......	....	......	.02	....	......	......	....	......
8	......	....	....	......	....	......	......	....	......	.04	....	......	......	....	......
9	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
10	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
11	......	....	....	.46	....	......	......	....	......	.07	....	......	......	....	......
12	......	....	....	.10	....	......	......	....	......	......	....	......	......	....	......
13	......	....	....	.06	....	......	.08	....	......	......	....	......	......	....	......
14	......	....	....	......	....	......	.33	....	......	......	....	......	......	....	......
15	......	....	....	.72	....	......	......	....	......	......	....	......	......	....	......
16	1.15	....	....	......	....	......	1.05	....	......	......	....	......	......	....	......
17	......	....	....	......	....	......	.32	....	......	......	....	......	......	....	......
18	......	....	....	......	....	......	.06	....	......	.23	....	......	......	....	......
19	......	....	....	......	....	......	......	....	......	.30	....	......	......	....	......
20	......	....	....	1.15	....	......	......	....	......	.49	....	......	......	....	......
21	.02	....	....	1.28	....	......	......	....	......	......	....	......	......	....	......
22	......	....	....	.41	....	......	......	....	......	......	....	......	......	....	......
23	......	....	....	.69	....	......	.02	....	......	.53	....	......	......	....	......
24	......	....	....	......	....	......	......	....	......	.70	....	......	......	....	......
25	......	....	....	.02	....	......	......	....	......	.69	....	......	......	....	......
26	.02	....	....	......	....	......	......	....	......	......	....	......	......	....	......
27	......	....	....	.17	....	......	.15	....	......	......	....	......	......	....	......
28	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
29	.91	....	....	......	....	......	......	....	......	1.14	....	......	......	....	......
30	.05	....	....	.22	....	......	.05	....	......	......	....	......	......	....	......
31	......	....	....	......	....	......	......	....	......	.20	....	......	......	....	......
	2.34	....	....	6.24	....	......	4.15	....	......	4.79	....	......	......	....	......

JUNE.

	1891.			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1	.21	....	....	......	....	......	......	....	......	.04	....	......	......	....	......
2	.14	....	....	......	....	......	......	....	......	1.07	....	......	......	....	......
3	.20	....	....	.03	....	......	......	....	......	.01	....	......	......	....	......
4	.35	....	....	.13	....	......	.01	....	......	.03	....	......	......	....	......
5	......	....	....	......	....	......	......	....	......	.04	....	......	......	....	......
6	......	....	....	.02	....	......	.41	....	......	......	....	......	......	....	......
7	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
8	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
9	......	....	....	.35	....	......	......	....	......	......	....	......	......	....	......
10	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
11	......	....	....	......	....	......	.04	....	......	......	....	......	......	....	......
12	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
13	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
14	......	....	....	......	....	......	.12	....	......	......	....	......	......	....	......
15	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
16	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
17	.25	....	....	.24	....	......	.16	....	......	......	....	......	......	....	......
18	.10	....	....	......	....	......	......	....	......	......	....	......	......	....	......
19	.80	....	....	......	....	......	......	....	......	.45	....	......	......	....	......
20	......	....	....	.03	....	......	......	....	......	......	....	......	......	....	......
21	.40	....	....	......	....	......	......	....	......	.12	....	......	......	....	......
22	.57	....	....	.10	....	......	.46	....	......	......	....	......	......	....	......
23	......	....	....	.04	....	......	.79	....	......	.11	....	......	......	....	......
24	......	....	....	.40	....	......	.19	....	......	......	....	......	......	....	......
25	......	....	....	1.11	....	......	......	....	......	......	....	......	......	....	......
26	.30	....	....	.10	....	......	......	....	......	......	....	......	......	....	......
27	......	....	....	.10	....	......	......	....	......	......	....	......	......	....	......
28	......	....	....	.12	....	......	......	....	......	......	....	......	......	....	......
29	......	....	....	......	....	......	......	....	......	......	....	......	......	....	......
30	......	....	....	.23	....	......	......	....	......	.02	....	......	......	....	......
	3.32	....	....	3.00	....	......	2.18	....	......	1.89	....	......	......	....	......

JULY.

	1891.			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1				.02											
2															
3				1.16						1.17					
4	.69									.02					
5				.01			.30								
6				.02						.15					
7	.84									.01					
8							.31								
9	.03			.41											
0										.01					
11															
12							.08			.05					
13										.04					
14										.07					
15	.19														
16				.18											
17															
18	.52														
19	.09														
20															
21										.03					
22							1.00			.40					
23							.23								
24	.29									.77					
25	.08						.80								
26							.36								
27															
28				.12											
29	.07			.56			.05			.08					
30	.44									.09					
31	.10			.02											
	3.34			2.50			3.13			2.89					

AUGUST.

	1891.			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1	......	....	......	.20	....	......	......	....	......	......	....	......	......	....	....
2	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
3	......	....	......	.40	....	......	......	....	......	.24	....	......	......	....	....
4	.13	....	......	.04	....	......	......	....	......	.01	....	......	......	....	....
5	......	....	......	.57	....	......	.10	....	......	......	....	......	......	....	....
6	......	....	......	.24	....	......	......	....	......	......	....	......	......	....	....
7	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
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12	......	....	......	3.10	....	......	.81	....	......	......	....	......	......	....	....
13	......	....	......	.03	....	......	.12	....	......	.14	....	......	......	....	....
14	......	....	......	......	....	......	......	....	......	.07	....	......	......	....	....
15	.98	....	......	......	....	......	......	....	......	......	....	......	......	....	....
16	.04	....	......	......	....	......	......	....	......	......	....	......	......	....	....
17	......	....	......	......	....	......	.56	....	......	......	....	......	......	....	....
18	.35	....	......	......	....	......	.12	....	......	......	....	......	......	....	....
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20	......	....	......	......	....	......	.01	....	......	.04	....	......	......	....	....
21	......	....	......	......	....	......	.27	....	......	......	....	......	......	....	....
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24	.08	....	......	......	....	......	.60	....	......	......	....	......	......	....	....
25	......	....	......	.76	....	......	.01	....	......	......	....	......	......	....	....
26	......	....	......	.67	....	......	......	....	......	......	....	......	......	....	....
27	.21	....	......	2.77	....	......	.12	....	......	......	....	......	......	....	....
28	.83	....	......	......	....	......	.13	....	......	......	....	......	......	....	....
29	......	....	......	......	....	......	.85	....	......	......	....	......	......	....	....
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31	.02	....	......	.02	....	......	......	....	......	......	....	......	......	....	....
	2.95	....	......	9.00	....	......	4.11	....	......	.65	....	......	......	....	....

SEPTEMBER.

	1891			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1	.12	....	......	......	....	......	......	....	......	......	....	......	......	....	....
2	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
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4	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
5	.56	....	......	......	....	......	......	....	......	......	....	......	......	....	....
6	.46	....	......	.42	....	......	......	....	......	......	....	......	......	....	....
7	......	....	......	......	....	......	.54	....	......	......	....	......	......	....	....
8	......	....	......	......	....	......	......	....	......	.40	....	......	......	....	....
9	......	....	......	......	....	......	......	....	......	.02	....	......	......	....	....
10	......	....	......	......	....	......	......	....	......	.33	....	......	......	....	....
11	......	....	......	......	....	......	......	....	......	.22	....	......	......	....	....
12	......	....	......	......	....	......	......	....	......	......	....	......	......	....	....
13	.29	....	......	......	....	......	......	....	......	......	....	......	......	....	....
14	......	....	......	.90	....	......	......	....	......	......	....	......	......	....	....
15	.01	....	......	......	....	......	.16	....	......	......	....	......	......	....	....
16	......	....	......	......	....	......	.30	....	......	.02	....	......	......	....	....
17	......	....	......	......	....	......	......	....	......	.27	....	......	......	....	....
18	.33	....	......	......	....	......	......	....	......	......	....	......	......	....	....
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	2.09	....	......	1.98	....	......	1.38	....	......	2.26	....	......	.....	....	....

OCTOBER.

Date.	1891.			1892.			1893.			1894.			1895.		
	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
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5	....	....	....	....	....	....	....	....	....	.12	....	....	....	....	....
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7	.50	....	....	....	....	....	.55	....	....	....	....	....	....	....	....
8	.45	....	....	....	....	....	....	....	....	....	....	....	....	....	....
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10	....	....	....	....	....	....	....	....	....	.81	....	....	....	....	....
11	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
12	.60	....	....	....	....	....	.91	....	....	....	....	....	....	....	....
13	.25	....	....	....	....	....	....	....	....	.18	....	....	....	....	....
14	....	....	....	....	....	....	....	....	....	.01	....	....	....	....	....
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29	....	....	....	.32	....	....	....	....	....	....	....	....	....	....	....
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31	....	....	....	....	....	....	....	....	....	.80	....	....	....	....	....
	2.63	....	....	1.29	....	....	4.77	....	....	2.79	....	....	....	....	....

NOVEMBER.

Date.	1890.			1891.			1892.			1893.			1894.			1895.		
	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
1																		
2	.10						.25											
3							.15			.02			.55					
4							.28			.30								
5							.12	2	.12				.20					
6														1	.12			
7							.03											
8	.01						.10							1	.10			
9															.01			
10							.16	4	.70					4	.36			
11			.04	.22														
12			.03															
13														2	.26			
14															.03			
15	.16						.16			.12		.03						
16				.02			1.65											
17	.85			.32														
18	.29						.35											
19	.01														.03			
20											3	.16						
21				.01									.01					
22				.65						.80	2	.20						
23													.01					
24																		
25														1	.05			
26					1	.10												
27				.41														
28										.90								
29																		
30								3	.26						.05			
	1.42	..	.07	1.63	1	.10	3.25	9	1.08	2.14	5	.39	.77	9	1.01	..	..	..

DECEMBER.

	1890.			1891.			1892.			1893.			1894.			1895.		
Date.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.	Rain.	Snow, inches.	Melted snow.
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8	....	....	......	......	....	....	.60	....	....	......	....	......	....	2	.18	..	..	..
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12	....	2	.11	......	....	....	....	....	....	......	3	.22	.47	...	......	..	..	..
13	....	....	......	......	....	....	....	....	....	......	....	......	....	....	......	..	..	..
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15	....	....	......	.66	2	.20	....	....	....	.15	1	.16	....	....	......	..	..	..
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	....	27	3.83	3.91	2	.20	.60	3	.44	2.07	19	1.96	.70	20	2.17	..	..	..

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ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

PUBLIC INSTRUCTION,

BEING THE

FORTY-EIGHTH ANNUAL REPORT UPON THE PUBLIC SCHOOLS
OF NEW HAMPSHIRE.

CONCORD:
REPUBLICAN PRESS ASSOCIATION.
1894.

PRINTED BY
REPUBLICAN PRESS ASSOCIATION,
CONCORD, N. H.

REPORT.

OFFICE OF SUPERINTENDENT OF PUBLIC INSTRUCTION,
CONCORD, N. H., October, 1894.

To His Excellency John B. Smith, Governor of New Hampshire:

SIR:—I have the honor to transmit through you to the General Court the forty-eighth annual report of the schools of the state, the same being the twenty-seventh report since the establishment of this office, and embracing—

I. Extracts from reports of city superintendents and town committees.
II. Statistical tables.
III. Superintendent's report.
IV. Report of the trustees of the State Normal School.
V. Report of the State Teachers' Association.
VI. The Cultivation of Specimens for Biological Study.

Respectfully submitted,

Fred Gowing

EXTRACTS

FROM

CITY AND TOWN SCHOOL REPORTS.

ACWORTH.—F. C. Parker, *Supt.*

TOWN SYSTEM.—ATTENDANCE.

The town system of managing schools is the law of the state, and whether it is the wisest and best that could be enacted may be a question upon which good people may differ. It is very plain that our schools in country towns are the most difficult to manage, with justice to all parties, of any we have, and it seems to me that it grows more difficult every year. With the old district system done away, parents and townsmen seem to have lost their interest in school affairs, and pay little or no attention to any of the subjects relating to school matters. I submit, it is not right to have term after term of school taught and so few of our citizens ever taking the pains to visit the school or attend school meeting. Teachers, school boards, and scholars need the co-operation and hearty sympathy of all citizens to successfully carry forward the school work of our town. Parents and citizens, think these matters over next year and have a more lively interest in this subject, which is truly the safeguard of all our institutions.

The tax-payers of this town cannot afford to pay their money simply to have teachers act as book-keepers to record tardy and absent marks, and I submit, that to have this evil done away with, that all to whom these remarks apply have a duty to perform to see to it that their children are not among the delinquents. There are a few cases that need the attention of a truant officer, so negligent have the parents become to the requirements of the law.

ALEXANDRIA.—C. H. Gordon, J. E. S. Walker, M. P. Plumer.

MULTIPLICITY OF THE CLASSES.

A serious evil in our schools is the great multiplicity of classes; if, indeed, it can be said a school is classed at all when the teachers have nearly as many recitations in any given branch as there are pupils attending it.

There should be but two classes in grammar, two in geography, and no more than three in written arithmetic, in any of our schools.

In the matter of attendance there is much room for improvement. Irregular attendance most certainly destroys the interest of the scholar in his school, and when this is continued so as to become habitual the value of the school is almost entirely lost to the pupil.

ALTON.—Oliver J. M. Gilman, Geo. H. Demerritt, Seth E. Rollins.

PARENTAL RESPONSIBILITY.

A good school, which is a very important factor in any community, is the immediate result of the concurrent and well directed efforts of both parents and teachers. In the guidance of the internal affairs of the school, the school board have foreborne to interfere, except where complaints have been directly made by parents. It is not our business to listen to idle rumors respecting transactions in the school-rooms. We give our teachers credit for kindness and justice in the treatment of scholars, yet where charges have been brought against any teacher by competent persons they have been promptly investigated and, as we believe, impartially decided. Obedience to lawful authority must be secured by teachers in the school-room, as well as in the home circle by parents, if our schools are to attain their greatest usefulness. Teachers report in several schools that there are quite a number of children that have not attended any school during the year. It seems evident that a truant officer will have to be apppointed the coming year. It may be said, however, that we are interfering with parental responsibility and duty; but, if parental responsibility be forgotten and parental duty neglected, it is for the good of the children that interference should come from a quarter whence good may issue. If children are allowed in idleness, or to play at home, while the school-house is open for their instruction, when their school days are passed and they realize that they cannot read and spell correctly, have but little knowledge of arithmetic, and are unable to perform such problems as occur in ordinary business, then they will mourn over lost opportunities all the rest of their days.

AMHERST.—A. J. McGown, S. E. Dodge, W. W. Sloan.

SOME IDEA OF EDUCATION.—PURE ENGLISH.

It is not so much the number of studies the scholar has pursued, nor the number of pages in the text-book he has been over, that determines the educational progress which he has made, as it is how well he has done it; how much real mental discipline he has received from the effort. Education is not a pouring-in process, but the reverse. The root meaning of the word is "to lead out." As Webster remarks: "It implies not so much the communication of knowledge as the discipline of the intellect and the regulation of the heart." He who can best use the powers which God has given him is best educated, though he may not have the widest knowledge.

It would be well if the teacher would become thoroughly imbued with this idea of education.

It would greatly assist him in his efforts to secure the best results in his scholars and to adapt himself to their individual needs. And it would help the scholar who is sometimes impatient to make advancement in the way of turning pages and who demurs at the introduction of certain exercises which are in every way calculated to accomplish the purpose for which he is applying himself. The scholar who shirks a declamation or a composition goes far in defeating the very purpose for which schools were instituted.

THE IMPORTANCE OF A KNOWLEDGE OF ENGLISH.

Too much stress cannot be laid upon the importance of a thorough mastery of the English language. It is not a high recommendation of the present day training, certainly, that so many of the graduates of our schools and seminaries, and colleges, even, are so deficient in the power to express themselves with voice and pen in their own language. A writer in *The Nation*, commenting upon a report of the committee on composition and rhetoric to the board of overseers of Harvard college, says: "At Harvard, as the committee demonstrates, the unhappy instructors are confronted with immature thoughts, set down in a crabbed and slovenly hand, miserably expressed, and wretchedly spelled, and yet the average age of admission is nineteen." Now, this does not speak well for the system pursued in the schools in which these young men prepared themselves. It is doubtful if the college, with its immense curriculum, succeeded in correcting these faults, which existed because they were not precluded by a thorough training in English in the lower schools. If a scholar can have a knowledge of but one language, and that is about all the great majority of the children in our schools can hope for, let it be a knowledge of his mother tongue. A person can get along in any department of life, can even distinguish himself in business life, or in any of the professions, without a knowledge of the alphabet of a foreign tongue, but he will do well in none of these callings if he is deficient in the language of his people. The Boston *Herald* gives indorsement to the importance of a good knowledge of English in these words: "It is really a rare thing to find young people at from fifteen to nineteen years of age who can write or spell words out of the common, or prepare a composition correctly. A typist is required to have a good education, and one who is a graduate of our grammar schools and has such training is the exception and not the rule. It is also very difficult to find young men at the age most youth enter college who can write a letter or a news paragraph correctly." There is only one way to remedy this palpable deficiency, and that is by encouraging more thoroughness in English and insisting upon it in the common and preparatory schools.

ANDOVER.—Lyman Clark, Almond H. Smith, Lizzie F. White.

CONSOLIDATION OF SCHOOLS.

It appears to the school board, that if the people of the town and the districts concerned will coöperate with the board, it is practicable to effect some consolidation of schools, with advantage to all concerned. Three schools have been maintained with a very small average attendance. One had only two pupils as the total number. Two had each an average attendance of five pupils. A school with so small a number of pupils is not a good school. It is hard to get good teachers to accept such a school. The pupils need the stimulus that comes from numbers. Better facilities for teaching can be provided if the number of schools is not so large. The maintenance of schools with so small an attendance is against the judgment of the board, and yet the board cannot advance in school management without the coöperation of the people. We recommend that for the coming year the pupils from Tucker Mountain and the Flag schools be conveyed to East Andover, and that those from Boston Hill be conveyed to Taunton Hill. This arrangement would leave the school-houses as they are, and in case of increase of pupils in either district the school can be resumed. A saving in cost would be at once effected, with no expenditure for new buildings, as in case of combining schools by removal of a school-house. This plan is earnestly recommended to the thoughtful consideration of the members of the school district.

BARNSTEAD.—John Waldo, John George, Enos George.

LONG SCHOOLS.—TRANSPORTATION.—ABSENTEES.—PARENTS.

By keeping the number of schools down to nine we have had twenty-nine* weeks of school for every scholar in town, the longest school year we ever had.

There has been some complaint about going so far as a few of our scholars are obliged to go to attend school, although conveyance is provided them. We admit it is rather inconvenient to get ready every day and ride a mile and a half; so is it quite as hard for those who live just within the mile and a half limit to get ready and walk all the way. This they do, however, without murmuring. If a few small children living at a distance from the school-house are unable to attend in the coldest weather, it must be borne in mind that the schools begin early in the season, and that they have as much schooling as they would if two or three more houses were opened and the length of term shortened accordingly; while all others have the advantage of the long school.

Now, while our schools have been excellent, there might be improvement, especially if some parents would manifest a little more interest, and not only allow but compel their children to go to school every day and in season. Absenteeism and tardiness are serious hindrances, and the scholar who is habitually absent or tardy soon falls behind his more punctual classmates, becomes discouraged and finally quits, with little benefit to himself, simply because there is not the right influence at home.

An education cannot be had for nothing. It costs some care and expense on the part of parents, and close application on the part of pupils. The latter should be encouraged to make the most of their privileges. It is in our common schools that the majority get their early mental training, and nearly all receive here all the school advantages they ever have. We should, then, give them the best possible chance; and if it should be necessary to have more houses opened, let us have money enough to at least keep as many weeks as we have had during the year just past.

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*By some misunderstanding the Berry school was but twenty-eight weeks. This loss will be made good by a week additional next year.

Parents, how we wish our registers bore more of your names as visitors. You must frequent the school-room if your children are to receive the greatest benefit. You will be welcomed by the teacher, and the scholars will be delighted to prove to you that their time is not spent in vain. Do not always wait for the last day, when the work is done, but drop in at any time and see them at their daily duties. Our word for it, you will agree that the teacher after all is a pretty faithful servant; that your neighbor's children give him no more trouble than your own, and that the most of the pupils are surely, steadily acquiring that knowledge which is to be of so much importance to them when their school days are ended and they go out into the world to fight its battles and win for themselves positions among their fellow-men.

BARRINGTON.—Charles P. Dustin, Joel F. Sherburne.

PROFANITY.

There is reason to believe that in some of our schools there are boys who are in the habit of using profane language. This is a sad announcement to make, but of its truthfulness there is no doubt. Are not parents, in a great measure, responsible for the existence of this great evil? Children learn to use improper language by first hearing it from others. Their little ears are ever open to catch every sound, bad as well as good. "My father swears, and why should n't I?" is the natural reasoning of the youthful mind. Precept, to be effective, must be sustained by good example. Says a writer: "Would that children [and all others, we add] were impressed with the fact that profaneness is pure iniquity, inexcusable and degrading, besides being the introduction to things still worse." Let us all, parents, children, teachers, and school board, unite in trying to eradicate this great evil from our midst.

BOW.—WARREN C. SALTMARSH, JOHN H. BURROUGHS, GEORGE W. SHORT.

IRREGULAR ATTENDANCE.

The registers show a large percentage of tardiness and days of absence. This should not be. The irregular scholar not only retards his own progress, but interrupts the whole school. If *every scholar* would be in school *every* school day and *pay attention to business* until night, and continue in this way through the term, we should see a wonderful advancement in knowledge and hear less complaint about our schools. We think to blame the parents for the irregular attendance of pupils is placing the responsibility where it properly belongs. When we reflect that the great mass of our population receive their entire education in our common schools, we are led to consider the importance of a faithful attendance on the part of the pupils.

BRADFORD.—ASBURY P. HOWE, MARTIN H. HUNTOON, MRS. G. A. C. BUTMAN.

READING TRASH.—MORALITY.

Every pupil should give his undivided attention to the studies he is pursuing, and, above all, should never allow any irrelevant matter to divert his mind therefrom. Hence, the reading of novels and other worthless trash during long evenings ought never to be practised by pupils while attending school. This practice may become a fixed habit with the pupil, and is not only a waste of time and energies, but it diverts the mind from study, weakens the mental faculties, and, if persisted in, will in time surely tell to the pupil's disadvantage. Teachers cannot always readily correct this habit, but pupils ought for their own sakes to refrain from it, and parents and guardians should use their watchful care to prevent it as far as possible.

We can but hope the time is not far distant when our schoolrooms will be made more habitable, more attractive, more in keeping with modern times. Let us not begrudge what we do for our children in the line of educational work. Many of us have little else to bequeath to them; let us be sure to give them a good PRACTICAL education, a thorough knowledge of the things which they need to know to make them useful men and women. To this end, let us secure for them the most healthful surroundings and the best teachers. I believe it to be an established psychological fact that mind acts upon mind; we are visibly affected by those with whom we come in contact; children are especially impressible; give them our best thoughts at home, and provide for this at school.

BRISTOL.—CHANNING BISHOP, *Supt.*

INCREASE OF SCHOOLING.

Last year we advanced one step and added two weeks to our school year, making thirty-two weeks of school. This year we have made another stride, and swelled the number to thirty-six weeks. With this part of our work we feel pleased; but to make our school a success, and place it upon a level with our neighboring schools, we ought to be able to pay our principal a salary that will induce him to remain more than one year. A frequent change of teachers is detrimental, but it is impossible now to retain our teachers, as larger salaries are offered them after one year's experience.

BROOKFIELD.—ARTHUR L. SCEGGEL, CHARLES COLMAN, STEPHEN H. HUTCHINS.

COÖPERATION.

The road to victory is as often through rugged steeps as over gentle plains, and our common-school system often finds many obstacles to its onward march. The past year has not been without its struggles and vexatious impediments, even among the schools of this town.

In all good and worthy objects, where a number of persons are alike interested, it makes quite a difference whether all put shoulder to the wheel, and work in unison, or a part oppose the rest. No teacher can work as successfully against prejudice and distrust as when the atmosphere is clear, and interest and helpfulness is visible on every face she meets. How shall we bring our common schools to the highest possible standard? There is but one way. When every individual realizes his personal obligation in the matter, and meets it, then the standard will be reached.

The children of our town are easily governed when not excited by home mutiny. We have long held an opinion, and it is strengthened year by year, that the factor in the progress and success of our common schools is paternal authority, not tyrannical but decided enough for children to understand.

We would recommend that every parent in the town subject themselves to a wholesome self-examination, in order that they may learn the path of duty; for

"The path of duty is the path of right."

BROOKLINE.—Ella W. Tucker, O. D. Fessenden, George E. Stiles.

ADVANCE.

Your board have labored for the interests of the community, and endeavored to procure successful teachers. While the board hold themselves responsible to a certain extent for the success of your schools, the parents are equally responsible. Do you as parents realize the power and influence that you possess and should wield in assisting to form the character and usefulness of our schools? The schools belong to you. Do you aspire to place them on a higher level? Do you visit the schools during the year and note the behavior of your boys and girls, whether they are improving the golden opportunities or simply drifting without any aspirations? Parents, friends, are your ideas of the real value of the schools based upon your own personal knowledge of them, or upon your powers of imagination, hearsay, or the exaggerated reports of pupils?

CAMPTON.—Mary E. Hildreth, *for Board.*

TRAINED TEACHERS.—RESPECT FOR PROPERTY.

We find that the teachers who prepare themselves for teaching give the best results and follow best the directions of the school board, and it is hoped that the normal school graduates, who have put time and money into equipping themselves for teaching, will receive more patronage from towns near Plymouth. The normal school is abreast with the times, and it is a pity that western and southern states know more about Professor Rounds and his works than Campton knows. Let us profit by a blessing so near at hand and be thankful for it!

The power engendered by respecting public or other people's property evinces the development of civilization's crowning glory, true manhood and womanhood. On this ground it pays a town to expend money on improving, and even beautifying, the school surroundings, in order to teach the growing townsfolks these branches of education: respect and self-restraint. So, other things being equal, let this be a motto for future action: "Attractive teachers, attractive school-rooms, well-kept buildings, clean, healthful out-buildings, and tidy and even beautiful school-grounds."

CANDIA.—Aaron F. Patten, Edward P. Fisk, John L. Fitts.

ABSENCE.

Eleven schools have been maintained through the year, with a session of twenty-four weeks taught in each, divided into two terms of ten and fourteen weeks respectively. The whole numbur of pupils enrolled does not vary greatly from year to year, the past year's enrollment being 205. The average daily attendance of 156 indicates that every day which saw our schools in session, found, on an average, forty-nine pupils, for good and sufficient reason or the reverse, absent. Judging from this fact, there are still those among us who regard the acquisition of an education as of very slight importance. In two of the schools the average attendance has fallen to the point where it is neither wise nor economical to longer maintain a separate school organization, and in order to secure the best results from the present law another year may find it necessary to reduce the number of schools to nine or ten. There can be no reasonable ground of opposition to this course, as it is an established custom to use a portion of the school-money to pay the cost of conveyance of those who may be placed at a disadvantage by reason of any rearrangement which, by lessening the number of schools, increases the distance some will have to travel.

Perhaps the most unsatisfactory feature of the past year's work has been the failure of those having children in their charge to enforce regularity of attendance. In our rural schools there are natural causes which operate to reduce the daily attendance, such as remoteness from the school, inclement weather, and bad state of the roads. It is feared, however, that many of the cases of absenteeism can be traced directly to the parents, who from motives of selfishness retain their children at home to work, or from indifference allow them to decide for themselves whether they will attend or not. The school board can insist on an attendance of twelve weeks during the year, but beyond this they are powerless to act. It is believed that this evil, so deplorable in its consequences and so difficult to overcome, can be best remedied by increasing the time of compulsory attendance from twelve weeks to eighteen or twenty.

CENTRE HARBOR.—O. P. SMITH, BRADFORD DICKINSON, ELIZABETH R. BENSON.

WAGES.

It has been our aim to secure good teachers, and retain them through the year. We believe that the faithful and conscientious discharge of duty on the part of the teachers has been the general rule and not the exception. It is difficult to secure those of the right stamp for our schools. This comes mainly from the small wages we pay, and yet many seem to expect as good results as though we employed those who can command a much higher salary, and readily find positions superior in compensation to the schools of our town. Horace Mann has said: "The dearest of all earthly things is a cheap teacher."

CHESTER.—Cyrus F. Marston, Jennie P. Hazelton, E. C. Goodwin.

SUPPORT OF SCHOOLS.

It has been the aim of the school board to act with strict impartiality, and to the end that all the scholars in the district should have as nearly equal advantages as practicable.

The strength and safety of our—or any republican form of—government depends upon the education of the mass of the people, rich and poor alike, as near as may be; hence, the vital importance of a liberal support of the free public schools.

CHESTERFIELD.—John F. Butler, Hiram B. Morgan, Timothy N. Robertson.

GENERAL.

The misplaced teacher, negligent parent, and truant child have occasionally been found, and, as always occurs, they have blotted the registers, marred the discipline, and retarded the prosperity of the schools with which they were connected.

Our common schools being "the people's college," from which ninety per cent. of our children receive their education, it behooves us to work together to raise them to a higher standard; and especially is it incumbent upon the parents to see that their children attend the school sessions upon all possible occasions, so that the school funds may not be wasted through irregular attendance, and classes held back on account of the tardy and straggling pupils.

Far back in the olden days of Rome, the Emperor Titus bemoaned a day as lost in which he had failed to perform an act of kindness; and we have most certainly lost our day of life if we fail to furnish every available facility for the thorough education of our children, morally and intellectually.

In this age of advancement we should not be content to let our schools remain *in statu qūo*, but, by improving the means of education, by larger appropriations, and, consequently, better teachers, longer schools, and increased interest, be able to feel, as we slide down the incline of life, that we leave the town better than we found it.

CLAREMONT.—Edward F. Houghton, Hermon Holt, O. C. Sargent.

The proper management of our schools requires vastly more time, and much more needs the constant exercise of care, attention, and, we might say, professional skill, than is realized by those who have not undertaken it, and should not be thrust upon those burdened with other business, upon which they rely to support themselves and their families. Men fit for the position are sure to have other and remunerative employment, which must be neglected while their time is taken up in school matters, practically without compensation, or else the duties of the office be neglected.

Your school board is compelled to perform for a mere pittance what demands the continuous work of a faithful official, a man thoroughly trained in his profession, who would earn and should receive a salary of at least $1,200. This is not good policy, and is not followed in business enterprises nor in other lines of the public service.

Try the same methods in the management of your banks, your corporations, or even in the election of your ever self-sacrificing town fathers, and what results would you expect or get?

Money is freely raised, and properly so, too, for street lighting, road making, and various other things that enhance the value of real estate, or contribute to the convenience and comfort of our citizens, while a policy of retrenchment and economy is pursued in regard to the education of our children—the most important and responsible duty with which we are charged, and in which we should be the most liberal. The present and the future of our town depends more upon the education and intelligence of its citizens than upon its hoarded wealth, the condition of its streets, or the convenience and accessibility of its houses.

As before stated, our schools are doing good work, yet they are not accomplishing for our children what they might, and would, with the aid of an efficient superintendent.

CONCORD.—Hon. William M. Chase, *Pres.*

INDUSTRIAL TRAINING.—MILITARY DRILL.

The cooking school has been taught by a capable teacher, well up in scientific knowledge of foods and the best ways of preparing them. A practical course of twenty lessons was adopted, which includes the ordinary dishes of a family, besides a valuable lesson in invalid cookery.

In the other two branches of industrial training, the work has now happily become so much a matter of course that they require no special mention more than any of the other regular departments, and it is only necessary to say that in both woodworking and sewing the improvement has been more than usually satisfying.

A very marked improvement has been noted in the postures and carriage of the boys in the high school since the introduction of military drill, and as this result was the chief object of its employment, it is evident that the instruction in that department has been faithful and efficient. There is nothing more earnestly desired by the board of education than the promotion of a sound physical condition among the pupils of the district. If parents would take all possible pains to keep their children from worrying over their tasks, a great deal would be gained. Pupils shoul be required to be earnest and faithful in their work, but worrying over their marks should be sternly discountenanced. It does more harm than hard work, and it is unworthy of any right-minded student; but it is not to be expected that young people will always be wise in their ambitions or motives, unless they are guided by the thoughtful and sympathetic direction of their parents and teachers. If parents would visit their children's schools more, there would arise a benefit, to themselves, their children, and the teachers, far greater than they imagine, and this point cannot be too strongly emphasized. A teacher cannot help being more interested in a pupil whose parents show some personal interest in the school it attends.

The citizens of Concord take a just pride in their schools, but they should do more for them individually by becoming thoroughly acquainted with them, not resting satisfied with merely paying their taxes and occasionally voting at a school meeting. It is only in this way that they can intelligently form an opinion about courses of study or the amount of work required. Parents are earnestly recommended not to urge children who are not physically strong to seek promotion at any cost. Some of the best scholars in our schools have taken a year's work a second time, and with great advantage in every case. Foolish pride should never be allowed to weigh against the health and good scholarship of one's children.

L. J. RUNDLETT, *Supt.*

MANUAL TRAINING—GENERAL.

Wishing to find out what the teachers thought about this work also, I submitted the following question to them, and received forty-one replies: "What effect upon the regular studies does manual training have?"

Thirteen answered "good," one "obviously bad," two "don't know," and the other answers were "a loss of time."

Some of the answers in favor of it were as follows:

1. "It seems to me that the pupils who attend the manual training school are keener observers and do more accurate work in drawing."

2. "Good effect. Pupils are more careful in preparing reg-

ular work, and they comprehend the work in drawing more readily."

3. "The manual training that the boys receive shows itself mentally in their mathematics."

4. "Those pupils in my room who attend the school above mentioned do better work than those who do not go."

5. "Sometimes when the girls sew it makes the boys uneasy because they are not allowed to have manual training."

While no special arguments are made against it, the above shows that there are strong arguments for it, coming as they do from thoughtful teachers.

It can be seen from the table that the total number enrolled is larger by twenty-eight than that of last year, while the average weekly attendance has increased twenty-one. This is due to a growing interest in the work. Better conveniences should be provided for all of the branches of manual training.

That education is in a transitory state is shown by the fact that our great educators are not a unit for any definite plan, and that many seem to think that past systems of instruction, which have safely piloted our country through grave crises to its present standard among the great nations of the earth, were radically wrong.

The standard of school work to-day is higher than ever before, thanks to the normal schools and the city training-schools, Might it not be much higher if the requirements were less? The troubled, unsettled state of affairs for the past decade has made itself apparent in educational work to an alarming extent. As De Leon sought for the fabled fountain whose waters were to bring him perpetual youth, so many are seeking a perfect education with similar results. Educational demagogues, by introducing something new, seek to gain fame regardless of consequences.

At present it seems to be a struggle between the almighty dollar and the true education. Men say that their children are not able to earn their living on leaving school. Such complaints are in one sense satirical. There never was a system of education, so far as I know, that forbade a child earning his own living, or even incapacitated him for so doing. There is no system of instruction in the schools that can earn it for him. Might we not look more successfully to the home training for the cause of such failures? How many educational will-o'-the-wisps are being chased to-day, and what untold injuries are the public schools suffering on this account!

Too many attempts to benefit the pupils must of necessity cause some failures. We must be careful that the beneficial is not neutralized by the injurious.

The true end to be sought is the perfect mental development of the child, so training him that he can make the most of his own powers, not those of some other person. Whether the new methods will do this or not, time alone can tell. Natural laws seem to argue that they will not. Mental development must come through a training of the powers of thought and perception. The power to think on one subject begets power to think on another, and it matters not through what agency this comes, if it is thoroughly developed. The argument that all the different branches must be taught to secure a well rounded education is, I think, fallacious, because a multiplicity of requirements must of necessity weaken the brain so that it can have but little power of concentration or capacity for deep thought.

In conclusion permit me to say that the teachers have shown commendable energy in their work, and as a result of this they have tangible evidence of educational progress.

I would advise the board and the citizens not to cause any changes that will seriously affect the standing of our schools so that they may suffer in work, spirit, or enterprise when compared with those of other cities. Schools that live in the past are dead, but those that live for present needs, with a view to a better future, will reap what past experiences tell us that they shall reap—success.

CONWAY.—R. Henry Davis, J. B. Nash, S. A. Evans.

REQUISITES OF GOOD SCHOOLS.

The board desires to speak of an impression that seems to prevail in some quarters that it is only necessary, in order to have good schools, to hire a good teacher. There never was a greater mistake.

To have a good school many conditions are requisite, but three elements are indispensable—a good teacher, orderly and studious scholars, and parents who will aid and sustain the teacher and encourage the pupils to do their best. As a rule, teachers make an honest effort to do their duty; but sloth and insubordination among scholars, or carping criticism and taking sides with refractory pupils against the teacher by the parents, will render the labors of the best of teachers of no account.

DEERFIELD.—W. D. Adams, J. C. Fogg, J. B. Towle.

ADVERSE CRITICISM OF TEACHERS.

The adverse criticisms of teachers in some localities have been sufficient cause to stagnate, yea, to crush entirely out of existence for a time, all the interest for study the school may have ever acquired. Within a short period of time some of the best and most experienced teachers have made nearly perfect failures. Why is it thus? Simply because it is impossible for any teacher who is compelled to labor under a most galling yoke of unfavorable criticism to concentrate and fasten her undivided attention on the subjects embraced within the schoolroom. Again, under such circumstances, scholars almost invariably lose their interest in study, that faith and trust in the teacher is shattered, which combined are the prime essentials to rapid and thorough progress of young scholars. The usefulness of our schools would be greatly increased and the task of the teacher much lighter if, while striving to promote the interest and welfare of all intrusted to her care, one half the energy were expended in endeavoring to assist, support, and sustain the teacher, as is many times exerted to exhibit a questionable knowledge of methods superior to those employed.

DEERING.—George C. Patten, Warren W. Merrill.

INCREASED INTEREST.

It is worthy of mention that more individuals, parents and others, have visited the schools during the year than at any time since our connection with the same. We hope this custom, now so well begun, may continue. The attendance of visitors at the examinations has contributed much to the interest in them, and teachers who frequently review the lessons in their respective classes, are never at a loss to fill up the half day usually devoted to examination, to say nothing of the time devoted to recitations, which should always be voluntary on the part of the scholar and never be introduced to the detriment or neglect of the regular order of study. We expect our teachers will make themselves familiar with the subjects delineated in the charts and use them daily in their class drills, as their utility has already been tested by the rapid progress and advancement made by the classes in the studies and topics therein illustrated.

DERRY.—J. W. Bean, M. Richardson.

DUTY OF CITIZENS.

The better portion of our citizens are disposed to act as becomes men, in all matters pertaining to the best interests of our schools, but a few, through ignorance or jealousy, feel that if they cannot have their own way they must stand a stumbling-block in the way of progress. We would advise the parents of this district, and the friends of education throughout the town, to lay aside all prejudices and work together for the best interests of our public schools, that our good name and the name of Derry may be handed down to the rising generation untarnished.

Our teachers, while gratefully acknowledging the sympathy of parents in their work, deeply feel the need of more of that aid. They wish to see them more frequently, and in larger numbers, in the school-room. They want their presence at the close of the term. They desire to know that they have their cordial confidence and coöperation in their great and responsible work. Such expressions of interest have a most happy effect on the school. The children feel that their parents are deeply concerned in their conduct, and progress in study. A new inspiration is given to them. The labor of governing the school is much lightened. Most parents are willing to assent to all this, and, confessing their fault, plead that they have been too busy. Too busy to attend to their children's education! When a father or mother is thoroughly in earnest in this matter, the time will be found, and enough of it, too. How small the sacrifice, and how wide and blessed the result! A similar interest should be taken by parents at home to forward their children in their studies. This laboring together with the teachers makes the best scholars, and many owe their success in life to this home encouragement.

DOVER.—Channing Folsom, *Supt. of Schools.*

GERMAN IN HIGH SCHOOL.—TRANSPORTATION OF PUPILS.

The question of adding German to the high school course of study has been considered by the committee during the past year, but no action has been taken. That German belongs in a first-class high school course is beyond question. I strongly recommend that some means of admitting this branch be found. I would also call attention again to the business value of stenography and type-writing in such a course as ours. Not to discuss their educational value, these arts have such an intimate connection with the business world, that, in my judgment, we should introduce them into the high school as soon as the way is clear.

The conveyance of pupils to and from the graded schools below the high school has been continued during the year with satisfactory results, from Littleworth, Knox Marsh, and Eliot Bridge sections of the city.

Allow me to call attention to two other parts of the city, to which this plan might be extended advantageously:

TOLEND SCHOOL.

Total enrollment during the term just closed	11
Average enrollment	10
Average attendance	7
" " for December	3.5

UPPER FACTORY SCHOOL.

Total enrollment for term	5
Average " "	5
Average attendance for term	4
" " " December	2.8

The majority of the children attending these two schools live at such distance from them that they are obliged to take their dinners to school; stormy and cold weather interferes very seriously with their attendance; the schools are so small that enthusiasm is of necessity lacking; the children do not get the benefit of the courses in music and drawing conducted by our special teachers in all schools accessible to them.

It seems to me that, if this matter were presented to the parents of the children of these schools, they would, on purely business principles, prefer to have the children carried to the graded schools, rather than continue the present arrangement. Surely a child can ride in a covered barge three miles with less hardship and discomfort than he can walk half that distance. Comfortable transportation would nearly double the school advantages of some of the pupils here considered.

DUBLIN.—George W. Patten, Lillian G. Appleton, Henry D. Learned.

INCREASED ADVANTAGES.

It was decided that a new experiment should be tried; that, if possible, without increasing the expenditures, more weeks of schooling should be made accessible, at least to the more advanced pupils. To that end, during the second term but three of the six schools were to be in session at the same time, so that the older boys and girls might, by taking advantage of the two schools nearest them, have the benefit of two schools instead of one. The experiment has been fairly successful. The parents generally have grasped the situation, and have coöperated with the board to give their children the increased advantages offered them. Of course, the main benefits of the scheme are the economy in expenditure and multiplication of educational privileges. But there are also other advantages. One would be, if the plan were fully carried out, that we should be able to command the services of more experienced teachers, as only three teachers would be required during the year. Another advantage is that, by a little management, the scholars from one school can accompany the teachers to the other, and the studies begun can be pursued under the same tuition, to the great advantage of all concerned.

In so far as this experiment has failed to realize the hopes and expectations of the board, the failure has been due to two causes. 1. Lack of interest on the part of parents and others in regard to the advanced instruction of their children. There is, perhaps, no one thing that sets the seal of civilization and enlightenment to a community so conclusively as its interest in education. And if the importance of education is adequately realized, no sacrifice is too great for the parents to make to give the rising generation every possible advantage in the enjoyment of school opportunities. But when, as is sometimes the case, the highest ambition of the parent is that the boy or girl may become passably well acquainted with the barest rudiments merely, then the atmosphere of the home is such as to discourage all advancement on the part of the pupil, and to render nugatory the most strenuous efforts of the school board, and to make the most lavish expenditure of money comparatively barren of results. No good thing can be had without paying for it, or if it is so obtained, it ceases to be a good and degenerates into an evil. It is oftentimes a hard, a difficult, matter to keep the children in school. And, especially, the experiment of doubling up the schools could not be a complete success without great, self-sacrificing effort on the part of parents. 2. Another cause of comparative failure was the destruction, by fire, of No. 6 school-house, which compelled the permanent discontinuance of one school, and the consequent partial disarrangement of our plans for the term. That the plan has succeeded so well as it has, is due to the devotion of many parents to the permanent welfare of their children, the determination on the part of the pupils, and the efficiency of the teachers.

DURHAM.—Lizzie G. Thompson, Albert DeMerritt, Daniel T. Woodman.

CHEERFUL TONE.— PROGRESSIVE TEACHERS.— SUPPLEMENTARY READING.—LANGUAGE.

We heartily endorse our present corps of teachers, as we find them alive to their responsibilities, fully realizing the demands of the age.

We are pleased to note in some instances their familiarity with the methods of the best educators of the day. We cannot commend too highly the work of the village grammar and Durham Point schools. The interest in both has been unabated, and pupils have been inspired to aim high and attain the greatest results, and we judge from the cheerful atmosphere that seemed to pervade the school-rooms, that their duties became a pleasure, and their tasks were joyful ones.

We have found, that in general, teachers have sought to improve their work. We have noted their desire to read educational journals, to visit schools of large cities during vacation, thus seeking apparatus for the better teaching of certain studies, and the broadening influence they have striven to exert in their different charges.

In most of the schools, language has had a large place, and has been taught with much better success. A great deal of written work has been given pupils, so that they are enabled to present neat and carefully arranged papers, testing their knowledge of English, and Language has not been drudgery, as in cases of learning unexplained rules and formulæ, but their ability to show originality, to cultivate imagination, to reproduce the thoughts of noted authors, has been well brought out.

Great care, too, has been given to punctuation and arrangement of sentences.

We believe this is becoming one of the prominent features of school work, and rightly so, and are glad to see any improvement along that line. By so much written work, we find pupils improving in penmanship, and we think written exercises on paper greatly aid in this branch, as pen and ink work brings better results as far as neatness and accuracy are concerned, than the careless slate work.

By use of the free text-book system, considerable supplementary reading could be obtained at cheap rates, and this has always brought great interest to pupils, and become a means of recreation and reward in this important branch of study.

It gives them acquaintance with different styles of writing, and knowledge of various authors.

We believe intelligent reading is greatly to be desired.

EPPING.—George N. Shepard, Albert C. Buswell, John J. Tilton.

GRADING.—CHANGE OF YEAR.

The plans of the board outlined one year ago, and the subdivision of labor and responsibility in supervising the various schools, have been carried out during the year just closing, to the manifest improvement in method and progress in the various divisions. The adoption of a regular course of study, in force in all the schools, and the grading of the schools in the village, have been amply justified by the results, and we confidently hope will prove more and more satisfactory; and that the high school will in a few years feel its effects in stimulating those who now only attend the school in their local division, to advance one step further, and so patronize the high school that every section of the district shall be represented in its membership. In the village, progress is much impeded by having the grammar, intermediate, and primary grades so widely separated, and by the crowded condition of the two lower grades, which, as intimated one year ago, will soon call for another teacher, and the schools would be much better accommodated in a four-room building, than, as now, in three rooms at some distance from each other; then, also, the teachers of each grade would be brought into closer sympathy, to the decided advantage of both teacher and pupil.

It would be a great advantage, also, if the board could have at command sufficient funds to continue the schools to the close of the summer term, so that they could know just how much they could pay any given teacher for a full year's work, and in that way be able to engage better instructors and hold them throughout the year. As it is now, with the financial year ending March 1, and the liability to a reduction in any extra appropriation that might be made, it will be readily seen that the board can only guarantee a salary until March; a proceeding from which the district has suffered when the board has been obliged to engage new teachers for any of its divisions. Your board is of opinion that the time has arrived when three terms should be given to each division, so that each school should furnish from thirty to thirty-four or thirty-six weeks per year; and, that this might be done, would recommend and ask for an appropriation of three hundred dollars in addition to that raised by law.

EPSOM.—D. G. CHESLEY, DANIEL YEATON.

ATTENDANCE.—GOOD SCHOOLHOUSES.

Irregularity of attendance is still a prominent evil in some of our schools. Increased effort should be made to prevent it. Parents should try to help the teachers of their schools by never allowing anything trivial to interfere with the constant attendance of their children at school, and try to arouse that pride in them which tends to punctuality.

The Centre and New Rye schoolhouses have been painted during the past year, and it is hoped that other schoolhouses will be repaired and painted in the near future. Somewhat extensive repairs should be made to the Gossville schoolhouse, or else (what would be better, perhaps) a new one should be built in its stead. We think a good schoolhouse is closely connected with a good school, and that a poor schoolhouse exerts an exceedingly bad influence upon the character of a school. As a rule, the schoolhouse should be as agreeable to the eye, and attractive every way, as the best house in the neighborhood. Then, with a good teacher, will it be to the young mind next to the parental home, "the dearest spot on earth."

EXETER.—JOHN D. LYMAN, JOHN A. BROWN, ARUHUR O. FULLER.

LONG SERVICE OF MR. SPERRY FRENCH.—GENERAL.

It is with sincere pleasure that we are able to say to the taxpayers, and especially to the fathers and mothers, that our twelve schools are good ones—that their fifteen teachers are all doing good work, and that the same was true of the teachers in the Jewett Conner district and that on the Newmarket road, when those schools were in session. To succeed in having all our seventeen teachers doing work not only satisfactory to us, but so satisfactory to all concerned that not a word of complaint reaches our ears from any part of the town, is, we think, a thing so fortunate that we may well be pleased, and congratulate our fellow-citizens. Marking our teachers according to their merits in their respective schools, upon a scale of ten points, we think no one should be rated as low as seven, and that the highest point ought not to be left unmarked.

We thought that if Massachusetts had any new and valuable ideas or methods about schools, which could be adopted here with profit, that it was our duty to obtain them. With this in view, we employed a finely educated graduate of a Massachusetts normal school, but she soon resigned. By questioning recommendations, and personal appearance, one may guess as to the ability of a teacher, but after all, the only one sure test is the actual keeping of the school. Would that this common-sense test by trial were as easily practicable in selecting teachers for schools as it is in electing pastors for churches. All experts are born with those peculiar faculties which, when properly educated, make their possessors successful in the use of those faculties. For example, the lamented Phillips Brooks was undoubtedly born with very large moral and intellectual faculties, which he developed by study and holy living till as preacher and pastor he greatly excelled, though he had met with little success as a schoolmaster. His abilities were in other directions. One may be a good *master* but a poor *teacher*, and another an excellent *teacher* but a poor *master*. The scholars of the former are well governed but poorly taught, while the pupils of the latter would make great progress in their studies were they properly controlled. Some, instead of being "all-round" teachers, have their hobbies, and lacking judgment, would spend too much time on their favorite studies, to the neglect of others equally important. One of the greatest faults we frequently found with the old-time teachers was lack of honesty in word and act. They had too many unfulfilled promises and threats to their scholars, and they were apt to be deceptive in their preparations for examinations and exhibitions. One of our teachers opened his school with prayer, and some two weeks before examination marked every question which he would ask us on public examination day. Another teacher made a great display, and when she had collected a multitude, had one of her larger girls repeat the Lord's Prayer in Latin, a language she had never studied. In all of these matters our schools are vastly better than those of former years. The good points about the schools of half a century since were, that the scholars attended till of greater age,—that a far larger proportion of the bright, brainy young men taught school winters; that the more ambitious scholars were less hampered and gauged by classes; that there was more individualism; that a far greater proportion of the scholars were in the country districts, where there was more work for them and less play than in villages, and study in many cases was more intense, and what was learned was more reflected upon out of school. Work and study were then the two great occupations of youth, and the short schools were events which received attention, and were thought and talked about by both scholars and parents. Such implements as shovels and axes were the dumb-bells of those days, and the fields and forests the gymnasia. Here they were in contact with nature—with the works of God, and had to exercise not only their muscles but their minds in order to well, easily, and expeditiously perform their labors, and they acquired from this contact with nature useful knowledge in proportion as their powers of observation and reflection were developed and active. They here learned to use the mechanical principles, the lever, the pulley, the wedge, the inclined plane, and the screw, and became acquainted with a great many of the laws of nature in regard to field and forest crops and farm stock, and of the powers of wind, water, and heat, without being able to express what they knew in the language of the books.

The most noted event of the school year is the retirement of Mr. Sperry French from the mastership of our grammar school upon the completion of a half century of teaching, thirty-three and one half years of which he taught this school. In all this time he had never lost a day from sickness, and few, if any, from all other causes. Mr. French was born with the faculties necessary for a schoolmaster, and these he developed and strengthened by study and teaching. In him the *master*, the *teacher*, and that absolute, essential *honesty*, were happily blended. The vastness of the influence of this honest man,—this master,—this teacher, in developing and instructing the intellect, and in moulding the character in uprightness, is, in its fullness, known only to " Him who knoweth all things," and which eternity can alone reveal to us. Such influence for good extends through and perhaps deepens and widens with the ages, and may be potent when Tennyson's brook which " flows on forever " may have run dry. So far as we can learn, very few of his scholars have gone to the bad. When we consider the more than a third of a century he was the master of this school—the great number of our citizens who studied under him, and the many who here finished their school education, and reflect upon his great influence upon their intelligence and character, though he lacked their great learning and was but a grammar-school master, yet we think that he may not only claim kinship but brotherhood with such great masters, teachers, and professors as built up our famous academy. That his declining years may be as happy as his former ones have been useful, is our sincere prayer. For the gracious and grateful act of his former pupils in giving him a public dinner in the town hall, we tender them our cordial thanks.

FITZWILLIAM.—J. M. PARKER, *for Board.*

DISCIPLINE.—CONSOLIDATION.

It is not expected that a young lady of culture and refinement, qualified for the duties of a teacher, so far as mental equipment can qualify her, takes charge of a school to enter upon a trial of strength with a great, unruly boy, who has so far forgotten his young manhood as to break all wholesome regulations. The only remedy in this case is to dissolve partnership with him.

In no way is the advantage of the consolidation of our schools under the new law more manifest than in the increase of the number of school weeks in the year. If parents will show that degree of interest which the subject imperatively demands, and without which no fair measure of success is attainable, our schools will be what they ought to be, and what they were in the golden age of Fitzwilliam's educational life, when Dr. Cummings, John J. Allen, Jr., J. S. Adams, Samuel Kendall, and their compeers gave the strength of their best years, and their best faculties to the all important cause of education.

FRANCONIA.—HENRY H. CLARK, I. H. GLOVER, C. E. WHIPPLE.

ACADEMY.

The board has lately received a proposition from a citizen, whose name is a sufficient guarantee for its satisfactory execution, to furnish safe and comfortable transportation for the scholars in the eastern part of the town, each school day of the year, to the academy for the annual compensation of $50. We believe that equally favorable arrangements can be made for the transportation of the scholars from the southern part of the town. If, then, we continue to pay the primary teacher the same as now, say $275, and shall expend for the transportation of scholars $100, we shall then have expended but $375, and shall have left a balance of $425. Now, what shall be done with this balance? In other words, how shall it be expended to the best possible advantage? In order to spend it, shall we squander it? Shall we organize and maintain one or more schools to the positive injury of our children? It seems that the only wise course would be to pay this money into the Academy treasury for the maintenance of the school in the intermediate room, and bring all the scholars of the town here to receive its benefits. We have no hesitation in saying that in no other way can such large returns be received for the money. This school is, to all intents and purposes, as distinctly a public school as the one in the primary room, now maintained by the public money. The scholars found there are legal scholars of the town of Franconia, and, as such, are entitled to their full share of the public money. The branches taught there are those prescribed by the general statutes to be taught in the public schools of New Hampshire, and there seems to be no good reason why this school should not be maintained at the public expense as well as the other. To be sure, if this is not done the academy funds will continue to maintain it as heretofore; but it should be remembered that the Academy stands for the highest possible development, mental, moral, spiritual, of every child in Franconia, and whoever increases its power for this development is, to that extent, under God, a benefactor of every child in our town.

It is understood that the trustees contemplate enlargement in several directions, but are prevented from doing so by lack of funds. If, then, the demands of this room be met by the public money, the trustees would thereby be enabled, in the near future, to add some very desirable and necessary features to the academy, and thereby greatly enhance its advantages to every scholar receiving instruction therein.

It seems to your board, further, that the arguments in favor of bringing all the scholars of the town to the academy are unanswerable. They will there receive better instruction in all respects than it will be possible for any school board to furnish in the home schools, however enthusiastic the board may be.

They will there be supplied with those aids, comforts, and conveniences that are now deemed indispensable to all true intellectual development.

Every child in the town, of legal school age, has a right to demand that he be educated under conditions most advantageous to himself, and whoever hinders the realization of this desire, though a parent, has become the child's enemy.

We, therefore, recommend (1) that all schools out of the village be hereafter discontinued, and that daily conveyance to the academy be furnished from all parts of the town. (2) That the expense incurred for instruction in the two lower rooms of the academy building be hereafter met from the public money, and that whatever appropriations are necessary to reach this result be generously made. (3) That the citizens of the town, disabusing their minds of all prejudice, if, unfortunately, it anywhere exists, heartily and generously coöperate with the school board, the trustees, and faculty of the academy, in their efforts to secure the highest possible good of every child in town.

GILMANTON.—Haven F. Gilman, Arabelle Z. Knowles, Frank N. Merrill.

We feel to thank the town, on behalf of the schools, that through its munificence we have been enabled to maintain and give to each child in town the full benefit of twenty-two weeks' schooling during the past year, which, if we mistake not, is from six to eight weeks more than could possibly have been maintained with only the amount of money required by law to be raised for school purposes. Nor is this all. It costs no more, when once in session, for the care and oversight of a term of school twelve weeks in length than it does for one of eight; neither does it take any more of the teacher's time to get acquainted with the school, review, and get it ready for examination day for a long term than for a short one; therefore the gain to our children is one of great importance. In this connection the question seems to be quite pertinent: Shall we allow that which we all know is and will be for the best interests of our children to flag for want of this comparatively small additional expense? We believe not. Let us not take a step backward, but, having once put our shoulders to the wheel, continue on in well doing.

HAMPSTEAD.—S. O. Brickett, F. E. Merrill.

CENTRAL SCHOOL.

It is probably impracticable, in a somewhat sparsely settled township like ours, to establish and maintain a graded system of schools in a large, central school building. Of course, if it were practicable, the board has no doubt that the town would willingly make such changes as would be necessary to bring about the result. The greatest obstacle to be overcome seems to be one of transportation, both in respect to its inconvenience to the pupils and the expense attending it. If these difficulties could be overcome, nothing would be of greater value to our children than such a graded school, which all pupils of the town could attend, from the primary to the highest grammar grade. A school of say four rooms would then enable the school course to be divided in its execution among four competent teachers, each of whom would push along the pupils of her room to the next, until the primary pupils would finally emerge from the school well prepared for the high school, whose course of study should be adapted to take the pupil at graduation from the highest room of the graded school, and pass him along without any break in his intellectual progress. The fact that at present nearly all of the applicants to the high school are obliged to enter the so-called preparatory course is not the fault, wholly, of the teaching done in our schools. Our teachers have far too many daily recitations. The recitations are much too short, necessarily so. In the hurry and rush of swiftly changing classes and brief recitations, almost no time can be found for extended explanation; and hence the pupil must depend too much upon the text-book and his own resources. Under these conditions the brightest, naturally, will do much, but the duller ones must suffer.

The result of these conditions is their much slower development and progress on the part of pupils than would obtain under the conditions of the graded system.

HANCOCK.—Wilfred M. Davis, George W. Goodhue, Alden S. Wood.

COURSE OF STUDY.

At our last annual school meeting a vote was taken to have a more systematic course of study prepared by the school board, and brought before the next meeting for consideration. We have carefully considered the matter, and deem it unwise and impractical to introduce into our ungraded schools any rigid system in imitation of large villages and cities, but we believe that a general plan may be adopted with a view to determining which branches the pupil shall be required to take up, and the relative order in which they are to be pursued. It may also be decided what branches must have been completed to gain admission to the high school. An outline of some such plan will be presented for your consideration at our coming school meeting.

HANOVER.—E. R. Ruggles, J. K. Lord, Robert Fletcher, N. A. Frost, H. H. H. Langill, Hon. J. W. Patterson.

SCIENCE.—ESSENTIALS OF A GOOD SCHOOL.

To no one man are our schools so much indebted as to the late James W. Patterson. In 1878, through his influence, the school committee was replaced by a board of education, and up to the time of his death he was chairman of the board, and, with few exceptions, selected all the teachers employed in our schools.

His solid good sense, mature experience, familiarity with educational systems, and intimate acquaintance with the schools of the state, made the service rendered of especial value.

This service, as far as time permitted, he gave without stint, and few know the thought and labor involved.

It was for a long time his plan to extend the course of the high school, until this was found to be impracticable, and though the high ideal at which he aimed was never fully reached, he took an especial pride in our schools and on many occasions declared them to be the best in the state.

The vigorous impulse he gave to our schools will long be felt, as well as the wider influence exerted on the educational system of the state, which he did so much to reorganize and improve.

During the past year our schools have been in an unusually satisfactory condition, due largely to the fact that, with but one exception, we have been able to retain our old board of teachers. We should not have been able to do this but for the liberality of our citizens in appropriating money at the last school meeting. No teacher, however experienced, can do her best work the first year, and as a rule the longer the service, the more valuable it becomes.

The essentials for a good school are willing scholars and experienced and skilful teachers; such scholars and such teachers we have, hence the success of our schools. To secure teachers competent to do the high-grade work which our citizens demand, a fair salary must be paid; we cannot get them without it, much less keep them.

Next in value to good teachers are the services of a competent and faithful janitor; such an one we have, and we hope to be able to keep him. Cleanliness throughout the entire building has been constantly maintained, and the health and comfort of teachers and pupils thus promoted.

The success attending the introduction of elementary science into the intermediate room has led us to study the question of framing a connected course of science, beginning in the primary room and continuing throughout the schools.

It seems practical for the children in the primary room to learn the common terms and gain some clear notions of elementary science, and thus be able to enter more intelligently on the study of physics and botany in the intermediate room.

This instruction has already begun, carried on by means of pictures, the reading of easy books, and oral teaching, and we see no reason for its failing to prove a success.

Physiology is now begun in the grammar room, and finished in the high school. It is proposed to finish it in the grammar room, and also to introduce into this room the elements of chemistry. How far this experiment will prove a success remains to be determined. It will give a fairly systematic course of elementary science, and is in line with what is being done in the best schools in the country.

HARRISVILLE.—Samuel D. Bemis, Edward L. Ware, G. W. Barker.

EXTENSION OF AGE OF COMPULSORY ATTENDANCE.

If it was not for the fact that here, as soon as children arrive at the age of sixteen years, they are taken, almost invariably, from the school and placed in the mills, this school, in point of scholarship, would compare favorably with any school in the county, of scholars of the same age. A gentleman who visited this school the past winter who has spent almost a life-time in educational work, and as an educator stands as high as any person in this state, publicly stated that this was the best village school he was ever in. Two years more of schooling would give most of these scholars sufficient education for all ordinary vocations. We think the age of compulsory attendance should be extended to eighteen years.

HENNIKER.—Leander W. Cogswell, John C. Cogswell, John N. Dodge.

GROUPING DIVISIONS.—GENERAL REMARKS.

As the years pass by the tendency is, that the schools nearest the centre of the town increase in membership, while the other divisions continue to have fewer pupils. Under the present system, all divisions are served alike, so far as it is possible to do so.

Sooner or later, the question of grouping these divisions together will become a matter for consideration, as to how this can best be done for the greatest benefit to all the pupils, and because of this fact there should be no lack of interest in any outlying district in the excellent advantages now enjoyed for educational purposes.

The question of fuel, and how our large school-rooms can best be heated, will soon become another serious question, which we leave with our people to think about.

Again we call particular attention to the roll of honor, which is indeed a most excellent one, as it illustrates the earnestness and fine deportment of so many of our pupils in their studies and in their schools. We have been greatly pleased to see so many of the parents and friends of the pupils, in both the high and division schools, attending the different examinations of their schools, and feel grateful for their interest in all matters relative to the education of the young people of this town, and we hope that the same liberal and generous support that has been given our schools in the past may be continued to the end, that this town may enjoy the enviable reputation it has been accorded through a long series of years, a town whose population is one of the most intelligent in this state.

HILLSBOROUGH.—ALDEN P. FARRAR, FRANK J. BICKFORD, JOHN W. JACKMAN.

INCREASE OF VISITS.—CONSOLIDATION.

In submitting our report for the year ending February 15, 1894, we are confident that our schools have not only maintained their usual standard of improvement but that they have made such advancement that the board of education justly feel proud of the results attained. In looking over the school registers of the past year, we find that the parents have shown a greater degree of interest in the schools, this being manifested by the unusual number of visits by parents and friends, who have encouraged both teachers and scholars by their presence. The school report of 1891 shows 60 visitors; for 1892, 559 visitors; for 1893, 566 visitors, and for the past year, 700 persons have visited the schools, and to your school board this is very gratifying. May the good work go on.

We should remember that it is the duty of parents to look well to the education of their children. An hour or two cannot be more profitably spent than with your children in the school room. Your interest will encourage them to be more punctual, and they would strive to attain a higher rank and a better record. Make an effort to have your children punctual, and the regular attendance as perfect as possible.

We would once more call attention to the fact that in a town where the families are scattered as here, the question of many small schools, or of as few as is practical with distance to overcome, will continually confront us.

There is but little difference in the expense of supporting a small school or one of considerable size. The incidental expenses would be about the same in either case. Teachers of ability command about the same price whether there be in the school five or twenty pupils. Therefore, if we have many small schools, one of three things is inevitable—either the school fund must be increased, or the amount of schooling cut down, or cheap, incompetent teachers must be employed. Which will you have?

There has been a marked improvement in the attendance of pupils in all the divisions. A less number of tardy-marks and other absences are an encouraging feature, as shown by the registers.

HOPKINTON.—CHARLES C. LORD, HENRY D. DUSTIN, TRUE J. PUTNEY.

DIFFICULTY IN SECURING GOOD TEACHERS.—AGAINST DISTRACTION.

The school board has labored diligently the past year to secure the best teachers within the command of the means of the town.

In employing any kind of labor, those who hire are always measurably compelled to submit to conditions of supply and demand that are beyond perfect control. The critics of our schools must always remember this fact. It should be especially remembered that in the employment of teachers rural towns are always subject to the competition of larger and wealthier townships and cities whose ability to command the best cannot be denied or resisted.

We have already spoken of the favorable progress of our schools in the light of their opportunities. However, we call to mind the fact that for years in the past the scholars of this town who have left home to attend schools of a higher grade, have not only conducted themselves so as to secure compliments for our Hopkinton school system, but they have in repeated instances taken the highest places in their new classes. Still we are constrained to call to mind the singleness of purpose with which pupils should be induced to prosecute school work, which should not be interrupted and hampered by too many accessory pleasures and recreations in term time. When school is in session, boys and girls should not be allowed to actually burden themselves with outside play and incidental reading. This subject implies a strict supervision of parents over their children. Wise parents will always labor to both keep their children at school, and prevent too great a diversion of their minds from their proper predominant occupation.

HUDSON.—N. Wentworth, Henry C. Brown, Martha E. Pollard.

Our school system is the pride of New England. In the public schools the boy and girl in their companionship and associations, become members of a small world, in which, to some degree, at least, they are surrounded by the same conditions with which they are to be surrounded in after life. They here, for the first time, appreciate the great American idea that all are upon an equality, and that each must achieve success by individual effort, or assume the responsibility for failure. Here, to the fullest extent, the pupil comprehends the idea of his own individuality, which is to become the touch-stone to success or failure in the great battle of life. The pupil's intellect is undeveloped. His character is in the formative period, and the habits of thought and study formed are to make or mar the symmetry of a life. The lesson of obedience learned, the habits of industry acquired, and the ambition aroused,—all of which alike bear testimony to the character of the pupil and the excellence of the teacher,—will find their several counterparts in the life of the man and woman, and will then benefit society by an increased wealth of average intelligence and good morals.

Such influences as these, which are distinctively American in their scope and tendency, severally make up the essential characteristics of our common schools. The public school is the foundation of the entire educational system. It furnishes the material for our higher institutions of learning. So that every teacher is directly interested to make this institution practical, progressive, and effective. While we recognize fully the fact that change of itself is not necessarily progress, we must not be unmindful of the equally evident fact that advancement must come, if at all, by changing the old order of things; and while we would on no account undervalue or despise the wisdom of the fathers, still it behooves us to be vigilant, not only that the excellences of former educational methods may be retained, but also that defects thereof may be pointed out and corrected. It is indeed a happy omen for the future of our country that now, as never before, is this subject, "The improvement of our common school system," engaging the attention not only of the masses but of the ablest men of our day. Let us each and all strive, not to carry our point merely, not to build up our own personal ends, but to accomplish the greatest good to the greatest number. Let us sink self, party—in fact, everything that operates as a bar to harmonious progress in educational matters.

JAFFREY.—M. L. CUTLER, *Supt.*

PROGRESS.

Jaffrey cannot afford to neglect her schools.

The present board of education has become convinced that it is poor business method to economize on teachers.

Moreover, if Jaffrey will have 350 children it must educate them all or pay for it in the future on the loss side of the account.

At present we have only 30 weeks of schooling. We are behind other states in this respect. We should have 40 weeks or more. Let us do more than the law requires of us. Let us do what is for our interest to do.

Good work has been done in our schools this year, better than ever before.

Some of our schools will compare favorably with those of Massachusetts, which has the best schools in the world.

Our new school-house, when completed according to the architect's design, will be as good as any.

When a few remaining obstacles shall be removed, and improvements made in the spirit of the nineteenth century, we shall have schools to be proud of in every respect.

KEENE.—S. G. GRIFFIN, *Supt.*

TEACHERS.—MANUAL AND PHYSICAL TRAINING.

Upon the retirement of Superintendent Douglas our schools are found to be, generally, in excellent condition, ably conducted by faithful and conscientious teachers, who are doing all in their power for the advancement and benefit of their pupils. The courses of study, and the methods of teaching introduced within the last few years, are believed to be far superior to those previously in use. Greater effort is now made to cultivate and develop the ability of the pupil, and less to cramming his memory with a mass of facts,—for many of which he is not likely to have any use.

But no good teacher is ever quite satisfied with the work accomplished, and while a forward movement has been made in these matters, there is still room for further improvement. Generally, our text-books are very satisfactory, but the authors of some of them, in their apparent efforts to make their work simple and progressive, have made it verbose and diffusive, and thus confuse the mind of the pupil.

We should teach in the most simple and direct manner, and leave the more complicated and abstruse propositions till the pupil is farther advanced.

The teachers are expected to follow the text-books in order to give the pupils opportunity for study, and to keep within the prescribed routine so as to prepare them for their regular promotion to the next grade above. So much is required to be learned at the present day, surely every unnecessary and unimportant item should be omitted, and the time saved for more important work. Those unimportant matters come to us later on without effort.

There are limits to the memory, and in the child, as well as in many adults, those limits are narrow, and the effort to retain a great many unimportant facts drives out the important ones, and the time spent in acquiring them is lost. But if the child is taught to think, and to construct sentences properly, and work out problems with his own reasoning powers, and do other things and explain them of his own ability, that is education, and is something that can never be taken from him.

We do not expect perfection, even in text-books, but when the time comes for change, those having that matter in charge should make thorough examinations, and only those books most suitable for our respective grades should be selected.

MANUAL TRAINING AND PHYSICAL CULTURE.

In the matter of cultivating the ability of the pupils, already referred to, it is to be regretted that we cannot do more for them in the line of manual training. We are not giving this branch of education the attention which its importance demands. Keene is behind other cities and towns in this matter, and this country is far behind France, Sweden, Germany, Switzerland,

and other nations of Europe; and we ought to profit by their success and experience.

A step has been taken in this direction by the adoption by the board of education of physical culture as one of the courses to be pursued. Although recently introduced, it has already shown good results. At first, neither teachers nor scholars seemed greatly interested in the drill, as a rule, but as they advance its attractions are more fully appreciated. It gives relief from the sitting posture, and rests the brain,—perhaps distracted over a problem or proposition too difficult for the young head which has to grapple with it,—and very little time is required for the exercise. Under the excellent instructions given our teachers in the Ling, or Swedish, system, good progress has been made, considering the very limited time that has been devoted to it.

KENSINGTON.—J. E. Brown, *for Board.*

COÖPERATION.

While it is true that the law commits the care and supervision of the schools to the board of education, the school officials are oftentimes dependent upon others for their knowledge of the condition of the schools, and of the time and manner in which special action may be demanded. The hackneyed saying, "no tales out of school," so far as it may have been designed and may serve to repress unreasonable complaints and fault-findings of children, may have a show of wisdom; but when the effect of it is to prevent the disclosure of mischief and immorality, or of injury to persons or property, it must be regarded as practically pernicious. If reports of children should be taken with some grains of allowance, they may yet furnish a reasonable basis for inquiry and investigation by the parents, that there may be a corrective expression of public sentiment, and if need be, of official action.

It is humiliating to report that, owing to lack of information on the part of the school board, any child of the age at which the law makes school attendance compulsory, should be deprived of school privileges without proper instruction at home. The occurrence of such an offence would seem scarcely credible in a community which had been brought into sympathy with the educational and benevolent activities of the day. Blighting the life of a child from criminal neglect, or motives of selfish greed, is not a wrong to be regarded as trivial, or to be readily pardoned.

KINGSTON.—Henry P. Collins, Daniel J. Bakie, Henry L. Sweeney.

GOOD TEACHERS—ABSENTEEISM.

The board was fortunate in retaining from last year four of the best teachers. We believe it is advantageous to retain good teachers as long as possible. It is an old, but true saying, that "the teacher makes the school." It is impossible to have good schools without good teachers. Experienced and successful teachers are not always to be had. The inexperienced often do well. In case of failure the school suffers. If young ladies, who wish to become teachers, would avail themselves of the benefit of Normal training, their success would be more certain, and they would not learn to teach at the expense of the district. They would find that boards of education would be more ready to engage their services, at better wages, and at the same time the standard of the school would be improved.

Without doubt the greatest evil connected with our schools is absenteeism. After the town has made liberal appropriations for its schools, and the board has furnished a competent teacher, it is almost criminal for parents to allow their children to remain away from school when not absolutely necessary. Did you ever stop to consider that, by doing so, you were not only doing injustice to your children, but also to the rest of the school?

LISBON.—Lucy A. Dexter *for the Board.*

SCHOOL REPORT.

We have endeavored, during the school year just closed, to secure the services of those teachers having the ability and desire to impart the instruction most needed by their pupils.

We believe that, whether boy or girl, scholars should learn the things that fit men and women for the responsibilities of that kind of life that they expect or hope to live.

A majority of the boys in our country schools do not attend school after fourteen years of age, and their education should be adjusted to their future wants.

No scholar makes much real permanent improvement until he begins to acquire the faculty of developing his own mind, hence the importance of having teachers adapted to assist the pupil as early and as often as needful to become reflective and self-tutors on this important point. "By effort, by trying, we learn to know." Parents and others who have had opportunities, can with little effort assist the young scholar very materially to pursue a course of reflection that will benefit him much. We are satisfied that the most essential point in improving and elevating the country schools is in securing good teachers. Then, if the parents sustain and encourage them in their efforts to maintain good order, there can be no such thing as failure. Many more teachers fail in the matter of discipline instead of literary incompetence.

We believe that all persons, and more especially parents, have a deep and lasting interest in the best education we are able to give the rising generation, and that it be done in the surest and earliest possible manner, which I have no doubt is the cheapest.

Therefore, let us not withhold the necessary helps to a good, practical education. The motto for teachers and scholars to adopt is the one expressive word, "Work."

LOUDON.—George W. Rowell, Charles E. Sanborn, Henry J. Osgood.

LAWS.—BETTER TEACHERS.

Our legislature is taking a deep interest in our system of education as applied to our common schools, which can only result in their being constantly and permanently improved if we but adopt cheerfully the laws and measures which are enacted and recommended by it. The increase of school money was a measure which would have had to have been met by a direct tax upon the property of many towns in the state by reason of the depreciation of value in real estate, and the wisdom of our legislature is seen in a new enactment of law. The town system of providing school books for every scholar is another measure which produces the best results. It provides text-books at a much less expense than could possibly be under the former system, besides giving a greater uniformity in classifying scholars, and although opposed somewhat at first, the results are so apparent to all that it is considered as the best system generally. Other improvements will be made, and other new laws will be enacted, which will result only in the advancement and higher elevation of our schools.

We think it will be of infinitely more value to our scholars as well as to ourselves to continue to look for the highest and most efficient teachers rather than attempt to increase the length of the terms under existing circumstances. We are aware that we are advocating sentiments directly in opposition to recommendations of some of the former boards of our town, and we do so because they seem to us reasonable and consistent.

The question of raising money by taxation for school purposes of any nature is one upon which our people are quite sensitive, and should be approached with much caution. We cannot afford to throw away even a single dollar for any purpose other than the legitimate one for which it was designed, and as such will be conducive to the best interests and highest welfare of every citizen within our town.

It is demanded of us that our interest be a broad and magnanimous one, so much so that we may be enabled to put aside every personal and self interest, and place every child, whosoever he may be, within the limits of our town, under the care and instruction of efficient teachers, for the child of to-day may be the person upon whom our future will be established and maintained.

LYME.—Arad J. Warren, John F. Elliott, Payson E. Fairfield.

LACK OF INTEREST.

We regret to say that during the past year, as in former years, there has been an apparent lack of interest in some of the districts, on the part of the parents. An hour or two each term cannot be more profitably spent than with your children in the school-room, and then you would encourage both child and teacher. We find, every term, there are more or less children who leave school for some trifling cause, and are often sustained by their parents. Would it not be better for the child if the parents would uphold the teacher, and discourage the habit of fault-finding, rather than listen to the gossip of the child?

LYNDEBOROUGH.—Abbie E. Cram, *Secretary.*

KINDERGARTEN SPIRIT.—CRITICISM OF TEACHERS.

Good work has been accomplished during the year, and we thank the teachers who have been diligent and untiring in their efforts, and alive to the importance of their work.

We believe in the kindergarten, and are glad that some of our teachers introduce so much of the work in their schools. We think school-rooms should be pleasant and attractive, and that little ones should be kept busy and happy. Hope parents will do what they can to help in the good work.

It is not wise to censure teachers in the presence of pupils, or to take them from school on account of complaints they make, without first visiting the school, and seeing how it is conducted. If this was done, think in most cases parents would decide that it was much better for them to remain, and so derive the fullest benefit from the money expended for them.

Nothing but illness should keep pupils from school. While it is in session it is their business to be there, and to be in season. This part of their life's work is as important as anything they will do in later years. The success or failure of a person's life depends very much on the way their school days are spent.

To succeed, they must,—

"Keep striving! The winners are those who have striven
And fought for the prize that no idler has won;
To the hands of the steadfast alone it is given,
And before it is gained there is work to be done."

MANCHESTER.—W. E. Buck, *Supt.*

NEEDED IMPROVEMENTS.

Education is a process of development, and schools are designed to be so organized as to afford the most favorable conditions for the wisest and highest development of their individual members. Primarily, the development depends upon the self-activity of the mind; but the degree of this activity, as well as the direction of it, is largely determined by surrounding conditions. Hence the far greater and more important part of one's education is gained after school days are over. May it not therefore be wise more closely to connect the environments of life with those of school by including studies which will throw the greatest amount of light on the environments of life?

There are certainly no environments in life that exert a great influence upon thought and character which are more interesting than our physical environments. "These include the mineral, vegetable, and animal kingdoms; the physical features of land and water; the physical heavens; and the forces that underlie the phenomena of nature in general. These must be interpreted to the child by the school, else they will remain a mere enigma to him all through life, and fail of exerting their educating influences upon his mind and character." Hence the propriety and necessity of including in the course of study instruction in at least the elements of the natural sciences, and unless such instruction is given in the primary and middle schools two thirds of the whole number of pupils in all our schools will fail of receiving any part of it. Considerable instruction in elementary science can be adapted to the understanding of the pupils in these lower grade schools, but "the pedagogical value of such instruction is not to be measured by the knowledge acquired, nor so much by the amount of discipline gained as by the fact that it reveals and interprets nature in such a way that the process of development, which the teaching of the sciences merely begins in school, will be continued afterwards by nature herself all through life."

How blindly are most of us going through life, merely for the lack of a little training in early years in learning how to observe! All who examined the educational exhibits made by our schools last June must be convinced of the ability of even quite young children successfully to study nature, and all who directed the work of the children in such study know that nothing of more absorbing interest was ever before introduced in our schools or taken with greater profit, the results and the little time devoted to such study being both considered. What has been done in this direction has been permissive, not required, consequently with varying degrees of extent and thoroughness. I therefore recommend a revision of the course of study which shall provide for a proper and systematic course of instruction in elementary science through all grades of our schools; and, likewise, for the introduction of books of history, biography, and classical literature, to be used as supplementary reading matter, and for more critical study at certain stages, in connection with language work, in the higher grades.

Children need other reading than that furnished by the school reader. It is well known to teachers, at least, that children have a taste for and ability to appreciate much higher grades of reading matter than is usually accredited them. Margaret Fuller, Harriet Martineau, Franklin, Lincoln, Faraday, and many other noted men and women have borne testimony to the belief that much of their eminence and success was due to sentiments and instruction which they derived from strong books read and relished in childhood. Indeed, it is not an uncommon thing to find those in nearly every community, though belonging to the generation fast passing away, who tell of the tone and character given their lives by the virility of the matter which constituted their reading in childhood. Fortunately, in recent years there has been much attention given this matter; and it is now easy to find abundant material selected from writings of the best standard authors, which has been arranged and bound with reference to its adaptability for use in the various grades of school. Failure to afford the children in our schools some acquaintance with the best literature would probably result in the failure of many of them ever to know even as much of it as that it exists.

Likewise in the matter of history; for it no longer exists even as a reader in our schools below the grammar grades. It was shown in last year's report that not more than one third of those who enter the primary schools ever reach the grammar grades. Hence the larger part of the pupilage of our schools goes out into life with no other knowledge of the history of their country than what is gained from the few simple stories told them by their teachers; and the opportunity of familiarizing a large class with something of the literature of the history of the country which they will soon help to govern, as well as with many of the facts of that history, is forever lost. How great the loss when we think of what inspiration from records of noble lives and deeds, what love of home and country, and what loyalty might be inculcated! The means, too, for this is at hand, for historical stories for children of the ages of those in our primary and middle schools abound in the market, well written in simple language, and attractively illustrated. The supplies generously furnished for this work in former years are worn out, and therefore worthless.

There is need, then, of a large supply of books of history and literature, because all grades of our schools from high to primary are comparatively destitute. In such times as are now upon us I do not like to advise anything requiring additional expense, but of the many excellent things said by Rev. Dr. Murkland in his report to the city councils, a year ago, he said nothing more true than this: "In educational matters, above all else, the wisest expenditure is the truest economy." A thousand dollars now expended for histories and classical literature, to teach hundreds in our schools love of country and loyalty to her, also the noble and inspiring truths taught by foremost writers of prose and poetry, may easily be believed to save us a million dollars a generation hence by effecting the difference between those who, in case of internecine strife, would take up arms for the right or wrong side, or between those who in civil life would seek positions of trust for the purpose of saving the credit of the state or for the sake of an opportunity to rob her! Let us ask for a reasonable appropriation for the subject in question.

REPORT OF MR. SUTCLIFFE, MASTER OF THE LINCOLN-STREET SCHOOL.

The relations of the principal to all the schools in the building having been materially modified by granting him supervisory powers, permit me to somewhat definitely outline the efforts made to effect a permanent improvement in them all. The fundamental idea has been to employ the whole teaching power for the uplifting of all; to cultivate the personal knowledge of the individual pupil; to incite the enthusiasm of teacher and pupil alike for more exact and therefore better work, and to establish those pleasant relations between teachers and pupils that enable the instruction given to be as cheerfully as profitably received. On this principle the master has during the past term personally instructed in six different grades one hundred and twenty-five different pupils in those subjects known to be of practical importance. The same method of instruction in penmanship in all the grades is now in operation, and we confidently expect, after one year's work, a marked improvement in style and rapidity.

A graded course of selections for rhetorical purposes, from the works of those authors generally accepted as the best, has been prepared with the aid of the teachers, which we hope will direct the attention of the pupils to purer forms of literature. In the higher grades, where the subject of United States history is taught, a similarly graded course of supplementary reading has been arranged. This merely suggests good books to read on that subject without being able to provide them when the interest of the scholar is turned in that direction. In short, the material for supplementary reading in the higher grades is inadequate. Our attention might well be directed to the formulation of some plan for the establishment and maintenance of a school library.

REPORT OF MR. WINCH, MASTER OF THE VARNEY SCHOOL.

This year I have introduced elementary science into all the rooms, taking one half hour a week. The work in every case furnishes topics for oral and written language work, and some are supplementary to the geography. Common things, phenomena, and forces are chosen, and arranged so that geology is the principal one in the first division; physics and chemistry in the second division; zoölogy in the third; botany in the fourth; while the lower grades take the things around us, and may be from any of the above sciences. Much interest has been shown in this work, and it naturally contributed to increase the interest in all the other work. I have in all this had the most hearty coöperation of the teachers, and of late we have had a reading circle, where in reading the author we have found many questions to discuss, which have been helpful.

REPORT OF MR. ANDREW, MASTER OF THE WEBSTER-STREET SCHOOL.

Before closing, I should like to call attention to one or two subjects that have been suggested to me in my work. I wish something might be done in simplifying questions in arithmetic; many of them are too complex, or beyond the comprehension of the pupil, and are no more educational than puzzles or conundrums. The four fundamental operations should not be lost sight of, for they are in constant use throughout life. Simplicity in questions should be the rule, so that accuracy may never be sacrificed, and the application of principles may be understandingly used. Some of my suggestions in regard to arithmetic might be applied to the subject of spelling. I have mentioned these two studies, as teachers are more likely to confine themselves to the text-book in these than others in the course.

REPORT OF MR. HUSE, MASTER OF THE HALLSVILLE SCHOOL.

This school has for years had more cases of tardiness than any other school in Manchester. A circular letter, printed and sent to every family at the beginning of last term, resulted in much improvement, especially in the higher grades. In response to an urgent invitation in the same letter more parents and friends of the school have visited it, I think, than during any other term of its history.

REPORT OF MR. KING, MASTER OF THE ASH-STREET SCHOOL.

I think we should fully accept as the object of the grammar school the fitting of the boys and girls for life, and at the same time for the high school. The number of pupils who enter the high school varies, of course, with the purpose of the pupil and his financial environment, and the number of high school scholars who enter college varies accordingly. There are grammar schools in this city, as in almost every city, that send fewer scholars to the high school than the Ash-street school sends, and comparatively none of the former ever go to college. From no grammar school do all go to the high school, and vastly fewer to college. Since this large number of children never go to school anywhere after graduating from the grammar school, and still others are not graduated, how important it is that our grammar schools furnish a broadly suggestive education. I would not leave out the idea of fitting for the high school, for that institution owes its success, quite largely, to the grammar school, and can blame the grammar school, in many cases without reproach, for failure to fill more successfully its important part in our public school system.

By a suggestive education, I mean the elements of science, history, literature, etc. Not so much mere elementary knowledge, but the development of an interest and of right self-activity that will enable the child to delight in investigating the world's best literature, that university accessible to all, and thus furnish him the impetus to an honorable life and the key to its unbounded pleasures.

We hope for the time when the necessary funds may be found for furnishing us a course in reading from our best literature, and from historical and geographical readers.

We hope for a valuable school library and a small museum of natural history. Either of these could be greatly helped in their formation by pupils and, once started, easily perpetuated by them.

REPORT OF MR. SOMES, MASTER OF THE HIGH SCHOOL.

More instruction should be given in English in this school than can be given with the present corps of teachers. One day in each week we omit all other recitations for an hour, and devote the time to work in composition. Instruction given in this way must be disconnected and fragmentary and of comparatively little value. No teacher would expect to accomplish much in mathematics, science, or language if he could meet his class but once a week. Either we should have a teacher of English, or more teachers should be employed, so that the work in English may be divided among all the teachers, and that they may meet their classes more often than once a week. I think three exercises a week during the entire course, to include instruction in grammar, composition, rhetoric, and literature, is no more than a subject so important as English should receive.

MARLBOROUGH.—S. H. McCollester, Warren H. Clark, George G. Davis.

ADVANTAGE OF TOWN SYSTEM.—ABSENCE.—PUPILS OUT OF SCHOOL.

Experience is proving most effectually that the town system has great advantage over that of the district method. Its tendency is to educate equally all the children and youths throughout the town. Within the last few years, striking advancement has been made in this direction. There is nothing of that disparity now, as formerly, between the children living in the village and those out of it. All who will can now have the same number of weeks' schooling. This tends to level up society, helping all to enjoy an equality of the good things in life.

However, when absences have been occasioned by truancy, or by being kept at home for either work or play, we can but feel that here is a moral wrong and a direct violation of the statutory law; and the worst of all, it is depriving the young of that culture which can never be made up. In this light, keeping children from school when they might and should be there, is committing a great sin which cannot be atoned for. God gives parents children that they, according to their best ability, may see that their minds are duly awakened, trained, and enlightened.

A very few of our pupils have not made the progress they should and would, if they had not been out so much evenings, especially loitering about public places, really to the inconvenience and discomfiture of the proprietors. It is passing strange that parents and guardians will permit their children to be out evenings and they know naught as to where they are, or what they are doing. Many youths have been ruined by such neglect and want of good judgment. In this way bad habits are inevitably formed, and as the dissipated go into the school, they are likely to become reckless and wholly unfitted for thorough school work, and, accordingly, they fail in recitations, and are prone to disorder and often to open rebellion against the teacher and the wholesome rules of the school.

NASHUA.—J. H. Fassett, *Superintendent.*

PUPILS.—TEACHERS.—KINDERGARTEN.—SEWING.

PUPILS.

Those for whom the public school system exists are often unconsciously thrust into the background. In the confusion of our graded system, our marking system, our promoting system, the children seem to merge into and become secondary to the machinery created for them.

The welfare of the pupils ought to be the unerring guide by which all questions relating to the schools should be answered, and nothing that impedes the progress of the child ought to be tolerated.

Although a great many disagreeable duties follow a strict adherence to this rule yet I think no other course can be right or honorable.

TEACHERS.

It is self-evident that it is the teachers who make or unmake our schools. Practically the welfare of the pupils rests entirely in their hands.

We want our children's minds to increase in strength, their bodies to grow in healthfulness and stamina; we want them to come into contact with that which is true and good; in short, we desire them to become true men and women, and the greatest power to accomplish this outside the home lies in the teacher. Children absorb that which they hear and see as a sponge does water, hence the importance of their hearing nothing but the purest English and seeing nothing but the most courteous actions. The importance of the teacher's influence over the future of the child cannot be over-estimated. That the teachers of Nashua appreciate their responsibility, I am fully convinced. That the ability of our teachers will compare favorably with that of teachers in other places, is evidenced by the eagerness with which they are chosen by other school boards. The problem is, How can we supply the vacancies caused in the ranks by teachers leaving us to fill positions in cities paying a much higher rate of salaries? This, I think, is answered by our training-school.

TRAINING-SCHOOL.

This school is maintained, not only to give the children who attend an excellent training but to educate in the art of teaching the young women of our city who wish to become instructors.

That the principal of our training-school should be a person of the highest ability is apparent. I think the board should be congratulated on having secured in the present principal a person so eminently qualified in all respects to fill the position. I look upon the training-school as one great factor by which the schools of Nashua are to maintain their present high standing.

KINDERGARTEN.

The enthusiasm with which this school has been received by both parents and children has raised it immediately from the position of an experiment to that of an established necessity. The quickness with which the advantages of kindergarten training have been recognized by our citizens speaks well for their judgment.

Nothing is so important as the fact that the mind of the child should be taught to govern itself, and this is the point most emphasized by kindergarten training.

At very little additional expense, sewing might be introduced into the fourth and fifth grades of school. Two periods, of three quarters of an hour each, per week would so train the little women that, besides educating their minds and hands, it would be of material assistance all through life. While the girls are learning to sew, the boys might be taking additional lessons in reading or in any other subject which the teacher considers best.

NEWBURY.—Mary E. Muzzey, George J. Messer, Mary F. Lewis.

A GOOD TEACHER.

I find such diversity of opinions as to what constitutes a really good teacher and school. Some teachers are anxious to cover the greatest amount of study in the allotted time, thereby crowding too much—although in a great many cases the satisfaction of the parents is not guaranteed unless they pursue such a course—others insist on thoroughness and will allow the pupils to advance only as they prove themselves proficient in what they have passed through. The latter teacher has my support every time. We have some home talent in town who have proved very satisfactory teachers. The fault lies somewhat with the pupils not seeming in a great many cases to understand or realize what they are sent to school for.

Herein the parents are at fault rather more than the scholars. They (children) should be inspired with the thought that the school-time of life is the time to gain knowledge, to prepare themselves for their career of the future, and consider it a blessing to live under the law that provides free education, free books, etc., so that merely the exercise of brain-power is all that is required of the pupils. Some pupils carry the idea that they go to school merely because the law demands it, others to kill time, and still others to learn.

NEW LONDON.—J. F. MERRILL, M. H. PILLSBURY, R. A. FARWELL.

CHANGE OF TEACHERS.

The school year just closed has been, as a whole, very satisfactory. This year we have had more efficient teachers, and therefore more successful schools, than hitherto. The greatest difficulty with which the board has to contend is procuring competent teachers with the prices we can afford to pay. Another difficulty under which our district scholars labor, is the frequent change of teachers, and the teachers, being educated in the different academies and schools, no two have the same system. So you can readily see that by changing teachers almost every term, the teacher is obliged, in almost every case, to cover, in many things, the same ground as her predecessor. In the opinion of your committee this is the main reason why our schools do not make better progress. At the same time the parents are too quick to find fault, the teacher too quick to take offence; while the board neglects to investigate in many cases. All this, we are sure, could partially, if not wholly, be overcome by the coöperation of parents, teacher, and committee. Nevertheless the schools this year have, as a whole, been very successful. Rapid progress has been made, and satisfactory work has been done.

NEW IPSWICH.—WILLIAM R. THOMPSON, CHARLES A. PRESTON, ANNA A. GOLDSMITH.

It is the fashion of the day to believe in progress and prate about it,—believe it at any rate, and then find it if you can. We look with some anxiety for said progress in the relative condition of our public schools; none would be more delighted than we to find it. Educators and keen observers know that systems of instruction are in a state of transition. New methods and systems originate in the competition and emulation of cities, and they demand recognition in the country schools. Enterprising teachers fear to seem behind the times, and so they inquire, as they should, and perhaps partly adopt the new. Thus we have a mixed system, profitable or wasteful according to the teacher's skill in application. We were more anxious to secure thought; we were eager to get material into the mind, or, figuratively speaking, to get grain into the hopper. The modern system seems to lead to anxiety to use what is there, and especially to adorn and direct what comes out at the spout. The senses are trained and interest gained perhaps for the time. Picture practice and symbol are called into use to train the eye, the ear, and the hands, and this is certainly legitimate; but still if done on the plea that knowledge must be made practical or be worthless, we are led to question the claim.

Where are the scholars that modern systems or improved methods are producing? I do not see them. We used to think something had been done when pupils had gained proficiency in the "three Rs," with few or no ornamental attachments. Even in modern days, if you could find a pupil that could read *well*, write a fine legible hand, and master a written arithmetic, what would you think? And yet the parents want a *little* algebra, a little book-keeping, and a good deal of "getting through" this and that book, and care very little about a good, honest, common-sense *education*.

NEWPORT.—Perley A. Johnson, Georgia B. Chase, Oren C. Kibby.

SUPERINTENDENT'S VISITS.

We are of the opinion that at no distant date it will be found advisable to put the entire supervision and control of the schools in the town into the hands of a superintendent, and make the board more of an advisory and directing power. While this will entail some additional expense, we think the matter could be arranged so that the principal of the high school could be made the superintendent, and devote a portion of his time to the supervision of the other schools, delegating a part of his duties in the high school to an assistant. In this way the services of a thoroughly equipped and efficient superintendent could be secured at the expense of an extra assistant in the high school. The qualification of the average school board (the present board are no exception to the general rule) is not likely to be such as will secure the most modern methods and best results in our schools. Their duties as members of the board are necessarily secondary to something else, and it is not reasonable to suppose that they are as well posted and qualified to act in school matters as some one who is giving his whole time and effort to a study of the subject.

The statute requires from the committee at least two visits to every school during each term, one near the beginning, the other near the close of the term. It has been customary in years past to visit the schools the closing day of each term, even if they had been visited more than the required number of times during the term, and your board have not confined their visits to the number required by law. Often these last day visits are very inconvenient, owing to the fact that a number of the schools usually close at the same time, and it is impossible for the committee to visit all unless some of them are closed before the stated time. We feel that a better knowledge of the condition of any given school can be gained by a visit at some other time than the last day, and are therefore of the opinion that the custom of making visits the last day should not be adhered to too closely.

NORTHFIELD.—Mabel W. Glines, Gawn E. Gorrell, C. J. Chamberlain.

ENGLISH.—COURSE OF STUDY.

To write English quickly and with ease is something not easily or quickly acquired. Training to speak and write should have a definite place in every school, and not be left to a general exercise two or three times a year, and with a view to this end we have introduced Miss Hyde's "Lessons in Language," which has been heartily welcomed by teachers and pupils. If there is any book that should be placed in our schools the coming year, it is Colburn's Mental Arithmetic.

We would call the attention of our citizens to the need of a course of study for our schools, and we trust that this suggestion will meet with so much favor that the school board will feel justified in adopting a carefully prepared plan of study that will insure the small pupils learning more than reading and spelling in the first two years, aid the teachers in classifying the school, and save the great waste of time that results from every change of teachers where the school has no plan of work.

NORTH HAMPTON.—Francis R. Drake, George A. Boynton, Simon H. Leavitt.

THE BEST.—PRIMARY SCHOOLS.—NORMAL TEACHERS.

Each year, as it passes, impresses your committee more and more with the importance of giving the children and youth the best schools possible—the best teachers, the best text-books, the best equipment in every line.

Next to the home influence, as a factor in determining the character and strength of the coming men and women, is the school, where for five days each week, the plastic mind is being moulded, if the school is a model one, into grace and beauty. We see, in the quality of your schools, the town as it will be in years to come. The best is none too good for your children. We send out to other towns and cities our young men and our young ladies; we are laying for them in our schools the foundation of their success or failure, according to the grade of work we do.

The world has no nobler class of workers than teachers, no higher employment. When in the days of her glory and strength, Greece forbade her sculptors carving their names upon their works because of the tendency of the people to worship them as gods or demigods, Phidias adopted the ingenious method of letting his work be known by carving a likeness of his own face upon the embossed shield of his statue of Minerva. Our teachers, whether they will or not, are impressing a likeness of their own selves upon their scholars, stamping their names upon their work. If their work is of a high order, the carving term after term developing strength of mind and nobleness of character in our children that shall make them as master-pieces in the sphere they shall occupy in life, then you ought to give them praise and honor.

All our teachers have had normal training, and are able to put in practice much that is helpful in that line. Normal trained teachers are stronger than those who have not had the privilege of such instruction, and we always find their methods more in keeping with the demands of the times. We think there has been improvement in our schools in the past few years in that the instruction given is broader and more practical.

We are inclined each year to place a higher estimate upon the importance of primary work; it is the foundation of all true educational development, and we believe the wages paid our trained and experienced workers in that department are low in comparison to that of teachers in other grades, as their work is fully as hard and wearing.

NORTHWOOD.—Henry A. Cilley, Edwin F. Towle, John M. Moses.

GENERAL REMARKS.

We have had thirty-three weeks of school. As we had only twenty-seven last year, the average of the two years is thirty weeks. This amount we hope to have uniformly hereafter. It would be only about the average in Rockingham county, and would not require heavier taxation than is usual in this part of the state.

We estimate the school work of the year to have been fairly successful. In some schools a high standard of excellence has been maintained; in others we have had, perhaps, all we paid for and deserved. The visit of the state superintendent was fruitful in arousing increased interest in schools and methods of teaching, though much remains to be desired in this respect. Some of the teachers show a lack of interest in their profession, evidenced by the fact that we can seldom induce them to take an educational paper, read a book, or attend an institute. They are too busy with housework, or other outside work, to attend teachers' meetings, and if they visit a school they wait till winter, when no good can result to their school work for the current year. It is conceded that not much specific guidance is to be found in the above-named means of improvement. The educational literature of the day is written from the stand-point of the graded school; while the country school is a problem by itself, not to be solved by imitation of graded school methods. Still, many helpful ideas may be gained, and no teacher can afford to remain isolated from the educational thought of the times. We have arranged for a teachers' institute in April, and bespeak the attendance not only of teachers but of all interested in public education.

The advantage of the graded school is great, especially for the younger pupils. In the ungraded school it is impossible to give these the attention they need. The classes below the third reader should have not less than one third of the teacher's time. Even then their progress will not equal that of children in a primary school unless the parent helps the teacher.

At all times let the home contain plenty of the best reading suited to the child's age and ability, and let him be induced to read. The time that can be given to reading in school is much less than is needed.

PELHAM.—Augustus Berry, *for Board.*

RESPONSIBILITY OF PARENTS.—THE TEACHER'S OFFICE.—CHEAP SCHOOLS.

Education is a responsible and serious matter, something that should not be trifled with, that should engross the best thought and effort of the state; irreverent, unskilled, and ignorant hands should never be laid upon it. It should be understood that human nature has its laws of development, as fixed as any plant in the natural creation, and violence is done to the life if these laws are not regarded. The story of the tortures of the inquisition furnishes harrowing pages of history, but the story of the torture of children's minds and moral natures in the schools would be more harrowing. Whether the work of the schools shall be of the parrot or the machine type, or the natural and free unfolding of mind and heart under conditions fitting and favoring, depends upon the ideas of parents, committees, and teachers upon that which constitutes education.

The teacher should account his art the noblest of all arts. He should be enthusiastic, and aim each day to do better. There has been marvellous advance in surgery during the last quarter of the century. The surgeon now can almost dismember the human system, and then completely restore it. The people wonder at what he can do. But if the progress in the art of teaching were as clearly observed the wonder would be as great. A higher conception of the teacher and his work is now demanded. The educated and skilled teacher is needed. The time is passed when it may be supposed that any person of a fair education and character is competent to teach our schools. The number wishing to teach is large, but the supply of suitable teachers is small, unequal to the demand, rendering it necessary for the board of education to experiment with the inexperienced, and to take not such as we want and the schools demand, but the best that can be obtained under the circumstances. The remedy for this must be found in a higher conception of the teacher's office and work in the popular mind.

There may be a place and necessity for other cheap things, but there is none, there can be none, for cheap schools. Cheap work is rarely profitable, in many instances it is disastrous; it is always so in education. In public affairs there may be exigencies when expenses must be pruned down, but this should never be in education. Curtailing here is taking from the life-blood of the public welfare. A community, town, or state has character, position, and power, as its educational institutions are fostered.

PEMBROKE.—Edward M. Fowler, Frank T. Cheney, Henry S. Fowler.

PROGRESSIVE TEACHERS.

It is the purpose of the present board to pay sufficient wages to attract the better class of teachers when a change is desirable or necessary, and to stimulate those who are retained to do good work that their positions may be continued to them. No teacher will be allowed to remain in any school when it is evident that another will do better work. It is also for the best interests of our schools that the salary be sufficient to enable teachers to spend at least a part of their vacations in better fitting themselves for future work. In line with this thought we make the following suggestions:

First. That all prospective teachers for the schools in Pembroke, who have not already had the benefit of a normal course of training, attend the N. H. Summer Institute, inaugurated last year by the state superintendent of public instruction. Circulars sent to teachers on application to the school board or above mentioned official.

Second. That every teacher take at least one educational periodical, best adapted to their particular grade of work. These publications are filled with new methods and interest awakening devices, which in the hands of a live teacher will find practical application.

Our teachers, as a whole, are fully up to the average in ability and enterprise, but the education received ten or even five years ago, needs brightening up with new and modern ideas.

PETERBOROUGH.—John Q. Adams, Thomas B. Tucker, Edwin H. Taylor.

OBJECT OF SCHOOLS.—CHARACTER-BUILDING.

In the management of our schools it is well not to lose sight of the objects for which they are maintained. First, the making of good citizens, and secondly, the putting within reach of all, both the rich and poor, the personal advantage of a common-school education. Under the old district system the amount of property within the boundary lines of a district largely determined the amount of schooling in that district. Hence scholars in different parts of the town had very unequal privileges. The town system is much more just, the intent being to give, as nearly as can be, equal advantages to all.

The grades of schools that benefit all should receive our first care. A large number never reach the highest grade. We want our schools so conducted that their influence shall ever be toward the formation of good character. Teachers whose lives are worthy examples, who influence their pupils to act from worthy motives rather than from fear of punishment, who improve occasions to inculcate the several virtues that go to make a good character, can do much in this direction.

PIERMONT.—L. E. RISLEY, *Superintendent.*

PROGRESS.

During the last two years the wages of the teachers have been advanced, the school-houses improved, books and supplies liberally furnished, in some divisions improved methods of instruction introduced, and in all thoroughness in teaching and firmness in discipline have been enjoined. The result has been that better teachers have been secured, greater interest manifested by the pupils, and consequently more profitable schools.

PLYMOUTH.—ALVIN BURLEIGH, JAMES A. PENNIMAN, JOHN KENISTON.

TRAINED TEACHERS.—VISITATION.

According to the last report of the superintendent of public instruction the average price per month paid female teachers of all grades in the state was $26.09. The lowest price paid any teacher in our town is $30 per month, and the teacher of Ward's Hill school receives $36. It is worthy of note that our lowest price is considerably higher than the average throughout the state. It has been the policy of the board to employ, so far as possible, our Normal School graduates, believing as we do that they are much more efficient and successful than other teachers, of equal mental endowment, who have not had the advantages of Normal School training. We cannot afford to have poor teachers in the smallest schools in town, and good work cannot be secured for small pay. We do not mean to be understood as saying that some Normal School graduates are not failures in the school-room, for that would be ranking art above nature, and training above natural endowment; but other things being equal, the teacher who has been instructed in the best methods, and has received the most thorough training, will excel in her school work.

The custom of visiting schools by parents and others in each school district is helpful to teachers, scholars, and visitors. It usually creates a spirit of harmony, leads to a better understanding between all who are in any way concerned with the schools and their management, and increases the sense of responsibility which each one ought to feel for the largest measure of success attainable under our public school system. As a rule, less tardy and absence marks, less disorder, and more real progress are to be found in those schools where parents make the largest number of visitations. We hope to see this beneficent custom more generally observed in the future, and especially invite parents to attend the exercises of our schools on the closing day of each term.

ROCHESTER.—Horatio L. Cate, *President.*

GENERAL.—TRAINING SCHOOL.

The schools, both in methods and attainments, it is believed, compare favorably with those of other places of like size and conditions.

A systematic plan of school work, judiciously laid out and followed, is of the first importance to the success of the schools. This plan, and the oversight of its execution, devolves upon the supervisor, and any failure in this respect is justly chargeable to him.

To insure excellence in school work, teachers and school officers must be enthusiastically devoted to it, must carry it in their hearts, and let it constitute their chief topic of thought, when sitting in the "house and when walking by the way." Like Paul, if they would have that abundance of success which was his, they should be able, with him, truthfully to say, we are "determined not to know anything among you save" this one work to which we are consecrated.

The large number of shows and entertainments is a great hindrance to the progress of the village pupils. There is some attraction nearly every night in the week to draw their minds from their studies, and under such circumstances it is a wonder how they accomplish so much as they do. The country is comparatively free from such distractions, and for this reason we often find the country lad, with inferior educational opportunities, in advance of the village pupil.

This propensity for society is inherent, and must, in some way, be indulged. But cannot entertainments of a literary and helpful character be provided for the young, or, at least, cannot parents, and also teachers, set the example of self-restraint by abstaining from those amusements and entertainments that are a mere waste of time, and often have a harmful tendency?

Teachers of the higher grades are prone to complain of a lack of thoroughness of instruction in the grades next below their own,—the intermediate teachers to complain of the work in the primary, the grammar school teachers of that in the intermediate, and the high school teachers of that in the grammar schools. This complaint is general, and is heard elsewhere as well as in Rochester.

The criticism is sometimes unjust. The work of no grade can be perfect. To err is human, and even the best of teachers and supervisors are liable, at times, to omit or pass hurriedly over some important points, while the work as a whole may have been well mastered.

On the other hand the charge is frequently just. In school systems with thirty-five or more regular teachers, school boards cannot be expected to have every position at all times filled with competent instructors. Teachers not by nature adapted to the work are sure at times to get into, and materially lower the standing of, some of the schools. And if such schools be a part of a graded system, then at the end of the year many of the pupils are found disqualified for promotion, while those who may be allowed to enter the next succeeding grade are not able to take up its work as successfully as they otherwise would be. For this, remedy is necessarily hard to find.

The same results, however, follow the employment of teachers who have the natural aptitude, and are otherwise well equipped for the work, but who lack experience and training. This latter is a more common evil with us than the former, and to obviate it our training-school was established at the beginning of the fall term, in the Main-street schoolhouse of Rochester village.

The object of the school is to prepare graduates of high and other similar schools to teach efficiently in the public schools, by giving them a preparatory course of forty-eight weeks' instruction in the history and pedagogic principles of education, and in the methods of teaching the different branches of the common-school curriculum, and also a training, for the same length of time, in actual school management under the direction and criticism of the regular teachers.

The building contains three separate school-rooms and one recitation room, occupied by about two hundred pupils of the first six years of school life, heretofore under the instruction of four teachers.

The school is now under the direction of Miss Frances Clark, a graduate of the Framingham Normal school, who has taught several years successfully in the public schools of Massachusetts, assisted by Mrs. Lottie P. Caverly, a lady with a long and successful experience in our own schools. These two teachers, assisted by their six trainers, are expected to perform the work which formerly devolved upon four regular instructors, and to maintain as high a standard of scholarship and discipline, at least, as is to be found in other schools of like grade in the city, with the added responsibility of giving the trainers the necessary instruction and direction in school management and methods.

Miss Clark is thoroughly devoted to her work; both are untiring in their efforts to promote the interests and efficiency of the school, and, though laboring necessarily under many disadvantages, they have as fully met these requirements as could reasonably be expected.

The trainers have entered upon the work with much zeal, and give promise of becoming, at the completion of their course, well equipped for their work.

Then we trust the standing of our schools will no longer need to be impaired by the employment of untrained teachers fresh from the high schools.

ROLLINSFORD.—A. W. Pike, W. R. Garvin, George H. Yeaton.

THE TEACHER'S HIGH OFFICE.—TOO RAPID ADVANCE IN STUDIES.

The progress made by the pupils compared favorably with that of any past year. Our teachers seem awake to the importance of teaching their pupils that kind of study which tends rather to develop and discipline the mind than to enlarge the memory alone. It is obvious to every observing person that this method is the only correct one. No other will lead to so wide a sphere of study, or so sure a path to usefulness. That mind previously prepared, which can grasp at, appreciate, reason upon, and master a new and abstruse subject, is far in advance on the road to eminence of the one who has cultivated memory alone. The art of teaching the pupil to reason on each subject that occurs, is the only correct way to effect this. The scholar who tries to occupy his mind with too many branches of study at the same time, fails to be able fully to understand any of them, and consequently loses that strength which is necessary to push him on to future conquests.

It is an erroneous and foolish idea, cherished by many, that a child is intellectually profited by taking advanced and complex studies, before first comprehending and thoroughly understanding the rudimentary principles on which all learning is based. What we need in our schools at present, is a better and more practical understanding of the fundamental branches,—such as reading, spelling, writing, arithmetic, geography, and English grammar. Other and more advanced studies may be taken when these are fully mastered. The student is not so much inquired of in actual business life, where he has been to school, who has been his teacher, or what he has studied, as what he actually knows, what he has power to bring to bear and make useful in the various duties of life.

RYE.—John O. Drake, F. J. Locke, Fred D. Parsons.

TEACHERS AND PARENTS.

Superior teachers actuated by a love of their profession, and encouraged by appreciative patrons and earnest pupils, have given to most of our schools a character which will compare favorably with any in the past. Our teachers as a class have been industrious, faithful, painstaking, and laborious; but we cannot ignore the fact that, in discharging their duties, all have not given entire satisfaction. The teacher's office is a responsible one. The parent transfers important trusts and duties, from which the teacher cannot shrink. On the other hand, teachers have clear and well defined rights. They are entitled to great sympathy and liberal treatment. It follows, therefore, that as between parents and teachers there are mutual obligations, and there must be mutual concessions.

SALEM.—Matthew H. Taylor, Gilman Corning, Clinton L. Silver.

GENERAL.

The teachers have, in most cases, been earnest and enthusiastic in their work, but there have been a few instances of poor order in the schools. *Teaching* is one of the fine arts. It differs essentially from *keeping* school and *hearing* recitations. Those teachers are most successful in it who consider it worth careful attention and faithful study. Teachers do not fail so much for want of knowledge as in government. If "order is heaven's first law," it certainly should be the first in the school-room. Without good order it is simply impossible to have a good school. Let every teacher understand this, and that order is to be insisted on first, last, and all the way through the term.

The teacher's task is sometimes rendered extremely difficult and unpleasant by the manifest want of sympathy and coöperation on the part of parents.

Some are strangely unwilling to have their children governed at school, and thoughtlessly say and do things harmful to the school, as well as to the teacher. Let children once learn from their parents that they think the teacher ought not to govern them, or *cannot*, and the teacher's task at once becomes a very arduous one; but if a scholar cannot be governed at school, let him be excluded from it.

SANDWICH.—Charles B. Hoyt, E. W. Hodsdon, D. D. Atwood.

PROGRESS.—PARENTS.

To lock step with time and march onward, to improve upon each step in the ceaseless march of life, demands training, demands study, demands energy, whatever the calling in life may be. In youth, in the boyhood days of the intellect, parent, teacher, and those interested in the child's training should infuse into his young life a desire to know something, to be something. While New England cannot compete with the West in agriculture, the Middle States in commerce, nor the South in variety of products; yet in hardy men and women she takes the foremost rank. In brain and brawn lies the centre of her enterprise. The public school is her safeguard and her future hope.

Will parents please ask themselves these questions: Am I doing all I can for the schools? Am I working for the best good of my children mentally? Have I assisted the teacher by urging my children to comply with her requests? Have I visited the schools as I ought?

The question should come to all at the commencement of each school year, What can I do to help improve the condition of our schools? Our law-makers have sought to answer it by compelling children to attend school and by requiring that they be furnished with books and needed supplies. The town has tried to solve the problem by raising more money. The school board have sought the answer by selecting the best teachers and directing their labor. All this may lead towards the required result; but not until parent, teacher, scholar, and friend, all unite in a determined effort to raise the standard of our schools will the conditions be favorable and the results assured.

When parents realize that personal inspection is better than written reports, that everyday work is better than prepared public exercises, by which to judge the merits of their schools, then we shall expect to have shorter school reports and less fault-finders, more everyday visitors and better everyday lessons.

STODDARD.—J. F. Whittemore, *for Board.*

PERTINENT QUESTIONS.

In conclusion let me say that in the selection of teachers for their second and third term we have retained only those whom we believed to be competent and worthy. That parents will keep everything but pleasant words from the school board until a school is nearly done, after two or three successive terms, and to all appearance satisfactory and successful, and then find fault, is beyond our power to remedy. We will ask these questions; please think them over.

Have you had a kind word for the teacher?

Have you instructed that boy or girl to be a young gentleman or young lady toward their teacher and school-mates?

Have you insisted on a punctual attendance during all school hours?

Have you given them sympathy in their complaints about the teacher, or has she been fully sustained?

We ask your assistance, without which the school board can do but little.

SWANZEY.—George I. Cutler, Alanson W. Banks, J. Otis Rich.

TEACHERS.—ATTENDANCE.

Under the present town system, which has its advantages, we have been able to retain for a series of terms some of our most desirable teachers. A few changes have been made on account of resignation, and, in one or two instances, where the board considered a change for the interests of the school or teacher.

We have aimed to obtain teachers of some experience, and those who had been successful in other schools, preferring those who had received some normal training to better prepare themselves for their work. We have considered the importance of placing the right teacher in the right place, knowing that there are those who might succeed in some schools, while they would fail in others. Those whose qualifications are below the ordinary standard, and are without experience, cannot expect the best success, or to give always satisfaction.

To prove successful in any profession in the present times of progressive ideas, one must make due preparation, and, besides, have a natural adaptation to the work; and this is particularly true in the profession of teaching.

The average attendance of scholars shows well for the school interests of the town. Illness has affected the attendance in some schools more than others, as is liable to occur any year. Although some of the schools have not been as fully attended as they should be, on account of scholars being kept out at work, or for some other reason, yet we have had but little occasion to remind parents of the law requiring them to send their children to school the required number of weeks during the year. It is now generally understood that there is such a law, and a notice to those inclined to disregard it, that the law would be enforced, if necessary, has proved sufficient.

As a truant officer to attend to this matter, H. B. Evans has been very serviceable; and he has had occasion a few times to bring into school a truant boy.

TEMPLE.—Ella C. Wheeler.

MORALITY.—DEFECT OF SMALL SCHOOLS.

The school report of a neighboring town gives an extract from the laws of Massachusetts, defining the duty of every teacher as regards moral instruction. The following is a part of it: "It shall be the duty of all instructors of youth to exert their best endeavors to impress on the minds of children and youth committed to their care the principles of piety and justice and a sacred regard for truth, love of their country, humanity, and universal benevolence."

We have been fortunate the past year in having teachers who recognized moral instruction as an important part of their work, and were not satisfied with simply assigning the daily lessons. They followed, so far as they were able, those methods calculated to train, to develop power, to give correct expression. The interest shown in the pupils was not confined to school hours, but followed them at recess and noon-time, gave character to their plays, and made plain to them that gentle manners need not spoil a good time.

The appeal in our last report, to the boys and girls to do their best work, has not given us the hard study we wished. So far as our observation goes, no evil results are to be feared from too close application. A majority of our children recite alone, and so lose the stimulus of competition with others which arouses the mind to increased activity and gives more rapid advancement. We would do well to bear this in mind, and question if we are doing the best thing for the scholars of Temple when we retain the same number of schools that were expedient when each school numbered at least two thirds as many pupils as are now found in the whole town. We have, in a small way, been glad to interest ourselves in the work of each individual, and know that it has given encouragement to some, for they take pleasure in calling our attention to the progress they have made.

TROY.—Franklin Ripley, John H. Congdon, Rilla M. Harris.

MUSIC.—COÖPERATION.

Music has received more attention this year. Arrangements were made in fall and winter terms with Mrs. Merrill, teacher of the grammar school, to give instruction in the elements of music to the village schools. All who attended the closing exercises of these schools and the exhibition at the hall, can bear witness to the excellent results of this training. We certainly hope this study of music may be continued, which will in a few years give us many good singers, and ennoble and elevate the whole community.

In conclusion we ask for a greater interest on the part of parents and citizens in bringing up our schools to the modern standard, which we find in all progressive towns. We are very far behind the times in many points. Our schools have been run on a kind of hit-or-miss system, each scholar studying about what suited him, without regard to any course or system. When the same teacher keeps a school for a number of terms continuously, this evil is not so prominent. In such cases our scholars keep to something of a systematic course, if they are willing to follow the studies the teacher advises. But when a change in teachers comes, the school is entirely disorganized, and must be reorganized according to the ideas of the new teacher. A course of study carefully arranged is the great need of our schools. It is our earnest desire and recommendation, that such a system be adopted and put in force at once. With the present grading, this is entirely feasible, and it will certainly double the efficiency of the schools.

WARNER.—B. F. Heath, Addison Gilmore, F. W. Johnson.

COÖPERATION.—LONG SCHOOLS.—TOO EARLY ADVANCE.

In order to have the best schools, we must have the hearty coöperation of the people, the teachers, and the school board;

and one marked advantage of this, over the old system, is that it is bringing the people to have a larger interest, a warmer sympathy, and a more earnest endeavor, that our schools may be encouraged and sustained. This increasing interest is shown by the larger attendance at the examinations, by the willingness to vote appropriations, and by a manifest desire, that we see from day to day, to do what will best promote our schools.

The days of finding fault with the teacher, opposing the school, or using it as a means for carrying on local dissensions and controversies, are happily passing away—we trust never to return.

It is believed that there have been more weeks of school in town in the past year than ever before; as with but one exception each has been kept twenty-eight weeks, while in 1892—when there were more weeks of school than in any previous year—several fell short of twenty-eight weeks.

In closing, permit us to call attention to the importance of not taking our scholars too early from the common schools to send them up to the high school. The more proficient they become in the common school, the better will they be prepared for, and the more easily will they perform, the greater demands of the high school course.

WESTMORELAND.—Charles M. Scovell, Henry C. Leach, George S. Aldrich.

COST.—GENERAL.

The cost of running the schools during the year, embracing teachers' salaries and miscellaneous expenses, is eighteen hundred and sixty-five dollars and nineteen cents, making the cost per scholar for the year ten dollars and seventy-seven cents, which is five cents less than the average for the state, and about one cent more than the average for the county. It is interesting to compare these figures with some under the old school law, when twenty or twenty-five dollars was no uncommon amount, and in one instance in this town, in the year 1885, we find this item amounting to forty-four dollars and sixty-six cents.

The cost per scholar per week is now about thirty-six cents, which is about ten cents less than the average for the state, and about eight cents less than the average for the county, and is probably the lowest price reached in this town since the introduction of the new school law in 1885.

We are glad to report that the school work has been very successful. The year has been one of steady progress; in some instances our hopes have been more than realized. Text-books have been used to furnish themes for thought as much as material for memorizing; the aim has been to guide, not support, and to teach the pupils self-reliance.

Instruction in essentials should be emphasized; the pupils should not be confused with non-essentials; too much should not be attempted and too little accomplished, but by all means have enthusiasm. Classes of one scholar each, and two or more classes only a few pages apart in the same study, are evils in the school which invite the cordial coöperation of parents and school board to remedy.

But character is above mere intelligence; the incidental teaching of morals is of more importance than formal instruction. The teacher should be an object lesson on the subject. Discipline is of more importance than scientific instruction; obedience is the corner-stone. A person who has not learned to obey is not fit to govern; insubordination to the rules of school is akin to, and is, anarchy in embryo; implicit and cheerful obedience to rightful authority, conduces to those habits of right feelings and views and actions which will be most efficient and useful in after years.

The intercourse between teacher and pupils should be one of mutual confidence and respect, friendly and unrestrained. Truth, honesty, and fair dealing are the basis on which it is assumed that all wish to stand.

WHITEFIELD.—Alice M. Dodge, *for Board.*

VILLAGE AND RURAL SCHOOLS.

Just before the village schools closed, I visited the seven rooms in that building, and I will say for the encouragement of you parents and the school board, that all the brains and brilliancy are not enclosed within the village limits. Now do not misunderstand me as saying that our schools are better than those in the village, for they have the very best of schools in the building over yonder; but I do say that I can pick out scholars from our seven district schools, who would pass as good examinations in the common-school studies, as any of the same age in the village schools. This shows that we must have had some good teachers. Now, if you are curious to know who these good scholars are, go into school after it opens this spring, and see if they are your boys and girls. I have taken the names off the registers, and from among the parents who are sending these 129 children to school, just sixteen have taken the time to look in and see how things were really going; and I would give more for the report of these sixteen parents, if they were here to-day, than for what all the others who never go near the school-room could tell second-hand. You know your own children often fret and scowl at the tasks you give them, and yet you feel that you are not unjust; then why think that the teacher is unjust? Possibly she refuses to help a scholar because she knows that if he tries, he can master the question himself; and if she is really a good teacher, working for the best interest of her pupils, she will insist on their using their own brains instead of borrowing hers.

WILTON.—S. O. Harlow, *Chairman.*

GENERAL REMARKS.

The board of education are always glad to welcome any suggestions which any one may desire to make to them, and to treat them with due respect. In this way a mutual benefit is obtained.

In the matter of criticisms, cannot they be made best to the board of education, that we may judge as to the fairness of the criticism, and profit by it ourselves? We would suggest that the free use of the town hall be granted to the schools, not only for the closing exercises but for any other worthy object in connection with them.

Let us do all that we can to assist the teachers in the discharge of their duties. When they come to our town let us early get acquainted with them, invite them to our homes, and, whenever we can justly do so, offer a few words of commendation. Shall we look for flaws in their manner of conducting our schools, or seek after praiseworthy deeds? When we consider that many of them are overworked, and we think that they must bear with patience for six hours a day with children of vastly different natures, and many of these destitute of the proper training at home, can we blame them if at times their patience gets down to the low-water mark? Let us teach our children, at home, good morals, purity of thought and speech, honesty, truthfulness, good behavior, obedience, temperance, and all things necessary for good citizenship, and thereby we shall be doing lasting benefit to the rising generation, and our schools will accomplish greater results than heretofore.

WINDHAM.—William C. Harris, J. W. M. Worledge, H. S. Reynolds.

EDUCATION.

Fortunate indeed would it be if we could fully realize the great need and importance of a good practical education. President Tucker, of Dartmouth college, in an educational address recently delivered at Manchester, said,—"Education today gives us a power of perfect utility, as it is possible by this means to train the mind into a means of earning a livelihood. A practical education fits one for a career of great usefulness. Education widens the plane of activity of a boy or a girl, for it can be seen with a little thought that the smaller a person's education, the smaller number of opportunities he has; while the more extended the education which a person has, the wider is his horizon, and the larger the number of his opportunities. To a well educated man, there is no position within man's natural power which he cannot fill."

A good education was thus defined by Hon. Edward Everett,—"Read the English language well, write with dispatch a neat, legible hand, and be master of the first four rules of arithmetic, so as to dispose of at once, with accuracy, every question of figures which comes up in practice, and if you add the ability to write pure grammatical English, you have an excellent education. These are the tools. You can do much with them, but you are hopeless without them. They are the foundation, and unless you begin with these, all your flashy attainments, a little geology and other ologies, are ostentatious rubbish. Lay the foundation well."

STATISTICS.

The returns from school committees are grouped under the following heads:

1. Districts and schools.
2. School-houses.
3. Scholars.
4. Teachers.
5. Revenue.
6. Expenses.

STATISTICAL TABLES.

TABLE

BELKNAP

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alton	1	12	2	....	5	....	26.66
2	Barnstead	1	9	....	....	6	....	29.00
3	Belmont	1	10	3	....	6	1	24.50
4	Centre Harbor	1	4	....	....	3	....	28.00
5	Gilford	1	10	....	1	6	1	18.50
6	Gilmanton	1	15	....	....	11	2	28.00
7	Laconia	1	31	27	2	2	....	35.19
8	Meredith	2	15	4	1	14	1	17.40
9	New Hampton	1	8	....	....	4	4	23.47
10	Sanbornton	1	12	....	....	3	4	22.25
11	Tilton	2	10	5	....	2	....	34.40
	Total	13	136	41	4	62	13	26.12

No. I.

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	11	3	....	$6,000.00	$150.00
2	13	1	....	3,000.00	110.00
3	10	....	....	4,300.00	60.00
4	5	1	....	2,351.00	85.00
5	9	....	....	3,750.00	200.00
6	18	2	....	6,000.00	200.00
7	13	....	....	76,000.00	650.00
8	14	3	....	10,000.00	100.00
9	10	1	....	5,350.00	125.00
10	14	....	....	5,775.00	150.00
11	6	....	....	8,000.00	500.00
	123	11	....	$130,526.00	$2,330.00

BELKNAP

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Alton............	100	92	104	108	16	169	27	183	31	13
2	Barnstead......	91	95	104	102	11	191	4	151	......	....
3	Belmont........	66	65	113	101	21	182	11	130	66	....
4	Centre Harbor..	29	31	39	26	5	53	7	40	8	....
5	Gilford..........	56	52	67	61	14	102	12	79	13	1
6	Gilmanton......	120	92	118	94	15	180	17	160	75	2
7	Laconia.........	553	536	728	715	81	1,287	75	1,026	121	6
8	Meredith	139	140	109	158	23	216	28	222	14	1
9	New Hampton..	68	80	65	78	12	124	7	116	9	3
10	Sanbornton.....	101	74	101	74	14	138	23	146	19	2
11	Tilton...........	187	152	177	137	2	311	1	202	......	....
	Total.........	1,510	1,409	1,725	1,654	214	2,953	212	2,455	356	28

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school graduates.	Number of teachers who attended normal school not graduates.
1	....	....	12	$26.12	1	12	1	....
2	5	$25.60	9	25.11	1	7	....	1
3	....	....	14	22.97	6	7	....	....
4	....	....	6	22.50	1	2	....	3
5	1	30.00	12	25.82	4	5	....	2
6	....	....	17	20.40	3	12	....	4
7	7	73.51	45	40.50	4	35	16	3
8	1	55.00	14	23.88	3	9	....	1
9	3	24.66	13	23.54	6	6	....	....
10	1	28.00	13	23.00	1	9	....	2
11	1	80.00	9	32.00	2	9	1	2
	19	$45.25	164	$25.98	32	113	18	18

BELKNAP

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alton	$1,700.00	$1,043.00	$279.04	....	$343.59	$127.37	$0.34	$3,493.34
2	Barnstead	1,564.00	....	258.56	$138.19	225.29	....	113.01	2,299.05
3	Belmont	1,408.56	....	247.97	....	102.59	137.68	14.50	1,911.30
4	Centre Harbor	546.00	....	112.34	....	116.00	....	62.70	837.04
5	Gilford	740.00	500.00	202.02	33.60	....	....	22.38	1,498.00
6	Gilmanton	1,448.00	500.00	268.80	....	....	....	1.76	2,218.56
7	Laconia	17,085.00	....	1,661.10	....	1,228.18	....	98 00	20,072.28
8	Meredith	925.00	400.00	406.89	75.00	207.00	....	140.00	2,153.89
9	New Hampton	1,180.00	....	179 00	....	64.84	....	....	1,423.84
10	Sanbornton	1,560.00	....	245.23	77.71	....	....	....	1,882.94
11	Tilton	1,908.00	2,150.00	411.00	94.99	267.20	....	55.23	4,886.42
	Total	$30,064.56	$4,593.00	$4,271.95	$419.49	$2,554.69	$265.05	$507.92	$42,676.66

COUNTY.

EXPENDITURES.

	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents and school boards.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	$513.29	$604.99	$67.58	$2,055.60	$100.00	$3,341.46	$10.02
2	....	....	396.00	1,788.00	125.00	2,309.00	10.60
3	....	88.56	304.80	1,461.95	94.00	1,949.31	9.15
4	....	85.79	143.39	637.75	33.00	897.93	12.01
5	500.00	70.00	111.65	1,164.00	150.00	1,995.65	9.96
6	....	403.65	113.86	1,669.75	94.25	2,281.51	8.33
7	975.09	3,495.78	4,023.81	15,829.30	225.00	24,548.98	13.76
8	....	266.19	386.44	2,609.98	185.00	3,447.61	11.22
9	....	214.19	113.14	1,249.17	122.95	1,699.45	11.38
10	....	60.00	108.48	1,558.00	126.00	1,852.48	11.00
11	500.00	267.69	1,075.41	3,283.00	80.00	5,206.10	13.88
	$2,488.38	$5,554.84	$6,844.56	$33,306.50	$1,335.20	$49,529.48	$11.88

CARROLL

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Albany	1	4	....	....	....	....	20.00
2	Bartlett	2	8	3	....	2	....	21.12
3	Brookfield	1	6	....	....	1	....	18.00
4	Chatham	1	5	....	....	2	....	19.00
5	Conway	1	18	6	....	4	2	24.05
6	Eaton	1	7	....	....	1	1	15.71
7	Effingham	1	6	....	....	....	....	25.33
8	Freedom	1	6	....	....	2	2	26.73
9	Hart's Location	....	....	....	....	....	....	....
10	Jackson	1	6	....	....	3	....	19.66
11	Madison	1	5	....	....	2	1	17.00
12	Moultonborough	1	9	....	....	3	....	21.88
13	Ossipee	1	12	....	....	2	1	22.35
14	Sandwich	1	11	2	....	2	2	21.18
15	Tamworth	1	11	....	....	6	2	22.45
16	Tuftonborough	1	8	....	....	1	2	19.12
17	Wakefield	1	14	2	1	6	....	25.78
18	Wolfeborough	1	15	8	1	2	2	33.00
	Total	18	151	21	2	39	15	20.68

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	4	1	3	$1,600.00	....
2	6	....	....	4,500.00	$100.00
3	3	....	....	1,600.00	12.00
4	5	....	....	2,000.00	2.00
5	17	2	1	11,000.00	200.00
6	7	1	....	1,350.00	20.00
7	7	....	....	3,500.00	100.00
8	7	....	....	2,000.00	100.00
9	....	....	....	....	....
10	6	....	....	3,500.00	60.00
11	8	3	....	1,600.00	50.00
12	13	3	....	3,500.00	75.00
13	13	12	....	8,000.00	100.00
14	13	....	....	2,600.00	130.00
15	12	....	....	4,000.00	200.00
16	10	2	....	3,500.00	100.00
17	12	....	....	....	....
18	11	1	....	13,700.00	150.00
	154	25	4	$67,950.00	$1,399.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Albany	23	30	25	28	1	52	....	48	8	....
2	Bartlett	......	......	128	128	19	230	7	226	......	....
3	Brookfield	27	29	35	33	8	58	2	55	6	....
4	Chatham	32	29	44	40	4	71	9	63	14	....
5	Conway	217	224	258	292	44	469	37	353	101	....
6	Eaton	44	46	57	60	9	99	9	106	......	....
7	Effingham	67	84	60	77	8	123	6	106	9	....
8	Freedom	38	39	63	54	10	104	3	......	29	....
9	Hart's Location	......	......	......	......	....	....	....	......	......	....
10	Jackson	58	61	68	58	9	103	14	90	......	4
11	Madison	53	46	40	40	5	73	2	65	......	....
12	Moultonborough	90	94	109	100	13	184	12	180	20	....
13	Ossipee	118	137	168	158	26	282	18	236	......	....
14	Sandwich	73	108	93	122	13	190	12	164	27	4
15	Tamworth	74	88	91	96	12	152	23	140	21	5
16	Tuftonborough	56	59	56	66	13	101	8	111	4	....
17	Wakefield	148	119	149	134	12	264	7	217	20	3
18	Wolfeborough	155	145	210	246	40	361	55	287	69	....
	Total	1,273	1,333	1,654	1,732	246	2,916	224	2,447	328	16

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school graduates.	Number who have attended normal schools, not graduates.
1	....	....	4	$21.00	4	2	2	....
2	2	$24.00	10	20.00	....	5	4	....
3	....	....	5	25.00	....	2	....	....
4	....	....	8	20.00	....	1	1	....
5	8	39.75	18	27.11	6	11	1	....
6	4	22.20	6	20.00	2	3	....	....
7	....	....	7	26.66	....	5	1	....
8	2	36.00	6	24.00	1	5	....	....
9	....	....	....	....	....	....	....	....
10	2	30.67	5	18.50	1	4	....	....
11	1	40.00	6	22.00	....	3	....	....
12	....	....	12	24.00	1	3	....	....
13	9	26.40	14	25.85	5	5	....	1
14	1	24.00	16	20.53	3	2	....	2
15	1	20.00	13	22.00	3	6	....	....
16	2	25.00	7	26.30	2	6	....	....
17	1	60.00	15	27.20	4	7	2	....
18	5	31.20	20	29.60	3	14	2	....
	38	$31.60	172	$23.51	35	84	13	3

CARROLL

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Albany	$1,400.00	$100.00	$74.00	....	$30.00	......	....	$1,604.00
2	Bartlett	500.00	300.00	328.80	....	122.90	......	....	1,251.70
3	Brookfield	261.88	....	104.12	....	....	......	....	366.00
4	Chatham	600.00	....	134.66	....	.. ..	......	....	734.66
5	Conway	1,386.00	5,932.96	648.96	$9.40	335.00	......	$14.37	8,326.69
6	Eaton	224.00	350.00	158.72	....	23.00	......	101.32	857.04
7	Effingham.....	910.36	....	197.12	20.00	136.90	......	29.60	1,293.98
8	Freedom......	628.00	300.00	161.28	....	118.81	......	.60	1,208.69
9	Hart's Loca'n	....	....	....	....	....	......	....	....
10	Jackson	1,680.51	....	161.66	196.88	....	......	....	2,039.05
11	Madison.......	555.50	400.00	93.44	....	93.97	......	....	1,142.91
12	Moultonboro'.	1,000.00	....	307.20	115.00	....	......	....	1,422.20
13	Ossipee........	1,028.00	....	427.44	....	....	......	75.33	1,530.77
14	Sandwich	1,000.00	100.00	308.48	133.92	213.80	......	....	1,756.20
15	Tamworth.....	1,578.98	....	254.82	72.00	33.65	......	....	1,939.45
16	Tuftonboro'...	702.50	....	178.10	....	152.11	......	275.00	1,307.71
17	Wakefield.....	1,750.00	500.00	360.37	104.75	311.23	......	....	3,026.35
18	Wolfeboro' ...	4,371.00	....	732.95	983.00	540.80	......	44.32	6,672.07
	Total......	$19,576.73	$7,982.96	$4,632.12	$1,634.95	$2,112.17	......	$540.54	$36,479.47

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents and school boards.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	$500.00	....	....	....	$400.00	....	$900.00	$7.54
2	....	....	$246.88	$251.88	1,472.70	$51.00	1,922.46	6.73
3	....	....	11.43	38.15	359.00	29.00	437.58	6.72
4	....	....	100.00	33.00	588.00	17.00	738.00	7.39
5	1,639.17	$32.96	183.05	441.07	3,248.00	299.50	5,843.75	6.71
6	....	....	96.12	7.17	572.80	56.56	732.65	4.95
7	....	....	167.11	56.30	995.00	60.00	1,278.41	7.67
8	....	....	192.00	388.39	859.00	50.00	1,489.39	10.66
9	....	....	....	....	....	....	....	....
10	....	....	1,325.00	44.30	576.10	....	1,945.40	4.92
11	....	....	407.16	76.49	526.50	65.00	1,075.15	7.52
12	....	....	....	149.69	1,238.00	70.00	1,457.69	6.64
13	....	....	266.75	177.57	1,801.10	116.00	2,361.42	6.06
14	....	....	306.40	209.20	1,201.00	100.00	1,816.60	6.55
15	....	....	563.94	221.10	1,233.65	99.00	2,117.69	7.25
16	....	....	18.00	246.23	952.50	67.00	1,283.73	10.35
17	....	....	11.00	265.90	2,487.00	140.00	2,903.90	9.86
18	....	1,515.00	656.55	1,183.82	3,822.75	215.00	7,393.12	12.15
	$2,139.17	$1,547.96	$4,551.39	$3,790.26	$22,333.10	$1,435.06	$35,796.94	$7.70

CHESHIRE

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alstead	1	10	2	....	3	1	26.10
2	Chesterfield	1	7	2	....	1	....	29.44
3	Dublin	1	5	....	....	1	....	23.40
4	Fitzwilliam	1	8	4	....	2	....	22.00
5	Gilsum	1	6	2	....	2	2	23.66
6	Harrisville	1	3	1	....	....	....	26.00
7	Hinsdale	1	11	7	1	1	2	32.12
8	Jaffrey	1	10	3	1	4	4	27.76
9	Keene	2	31	21	1	6	2	31.51
10	Marlborough	1	7	6	1	....	....	33.00
11	Marlow	1	8	....	....	6	2	22.50
12	Nelson	1	3	....	....	....	1	19.00
13	Richmond	1	5	....	....	1	1	24.20
14	Rindge	1	7	....	....	2	....	20.14
15	Roxbury	1	2	....	....	2	....	17.00
16	Stoddard	1	3	....	....	....	....	23.33
17	Sullivan	1	4	....	....	....	....	26.25
18	Surry	1	4	....	....	2	1	19.50
19	Swanzey	1	9	3	....	1	....	29.25
20	Troy	1	6	3	....	2	....	25.00
21	Walpole	2	14	7	1	5	....	29.35
22	Westmoreland	1	9	....	....	4	....	18.88
23	Winchester	1	18	7	1	4	1	28.22
	Total	25	190	68	6	49	17	20.76

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	4	....	$4,000.00	$250.00
2	9	....	....	4,900.00	200.00
3	5	....	....	4,000.00	....
4	12	3	....	5,675.00	525.00
5	6	1	....	3,000.00	50.00
6	5	2	....	1,400.00	25.00
7	5	....	....	14,450.00	1,228.00
8	13	3	1	15,000.00	300.00
9	17	....	....	107,000.00	1,500.00
10	4	....	....	9,000.00	200.00
11	7	....	....	2,000.00	75.00
12	5	....	....	3,000.00	150.00
13	11	2	....	2,350.00	215.00
14	10	2	....	6,200.00	150.00
15	3	1	....	500.00	35.00
16	6	2	....	1,200.00	50.00
17	5	1	....	2,100.00	35.00
18	4	....	....	1,000.00	75.00
19	9	....	....	10,500.00	320.00
20	6	1	....	2,700.00	35.00
21	16	2	....	18,000.00	100.00
22	11	....	....	3,300.00	200.00
23	15	....	....	15,500.00	100.00
	198	24	1	$236,775.00	$5,818.00

CHESHIRE

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Alstead	58	76	77	95	16	142	14	115	17	1
2	Chesterfield	73	82	74	88	10	139	13	110	28	1
3	Dublin	48	32	68	51	4	109	6	99	65	....
4	Fitzwilliam	100	111	124	120	10	220	14	183	......	....
5	Gilsum	40	54	55	62	4	97	16	80	......	....
6	Harrisville	62	51	84	50	5	126	3	103	20	....
7	Hinsdale	148	189	229	256	35	415	35	319	48	....
8	Jaffrey	112	118	156	161	19	292	6	190	74	25
9	Keene	609	550	698	630	128	1,060	140	1,038	189	76
10	Marlborough	170	155	203	185	20	320	48	246	25	8
11	Marlow	46	45	55	56	3	100	8	109	39	....
12	Nelson	15	19	21	23	....	41	3	......	10	4
13	Richmond	36	31	48	46	6	81	7	72	12	....
14	Rindge	56	48	88	70	13	139	6	120	19	....
15	Roxbury	17	10	18	13	....	31	....	24	......	....
16	Stoddard	34	44	35	36	4	60	7	50	10	....
17	Sullivan	44	45	48	55	5	92	6	70	20	5
18	Surry	20	19	26	24	3	37	10	38	......	3
19	Swanzey	155	137	172	166	26	295	17	246	82	5
20	Troy	94	107	108	107	....	209	6	148	20	....
21	Walpole	228	179	227	230	29	421	7	337	5	....
22	Westmoreland	53	71	96	77	11	141	21	125	3	5
23	Winchester	....	......	254	255	39	437	33	374	63	....
	Total	2,218	2,173	2,964	2,856	390	5,004	426	3,196	748	133

COUNTY.

	TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools, not graduates.	Number of teachers from normal school graduates.
1	1	$38.00	17	$22.50	5	9	3	2
2	1	34.00	11	29.07	1	5	5	....
3	2	36.00	9	32.00	4	4	....	1
4	....	....	10	32.77	1	8	2	....
5	....	....	9	26.66	3	6	2	1
6	1	36.00	4	36.30	7	4	2	....
7	2	65.66	12	33.30	....	12	1	6
8	....	....	14	28.64	3	9	....	1
9	2	123.68	40	34.29	5	33	4	10
10	....	....	7	30.00	....	7	4	3
11	1	24.00	12	24.00	3	3	1	....
12	....	....	6	26.00	1	1	2	1
13	....	....	9	26.40	1	....	....	2
14	....	....	10	27.30	2	5	1	2
15	....	....	3	26.00	1	2	1	....
16	....	....	6	26.75	2	2	....	....
17	....	....	7	29.50	1	4	2	....
18	1	30.00	8	25.50	1	....	4	....
19	....	....	13	31.75	....	12	....	....
20	....	....	7	30.80	3	5	....	4
21	4	54.00	18	28.22	2	13	1	3
22	....	....	9	25.27	4	9	1	....
23	1	101.70	21	28.92	5	17	1	1
	16	$54.30	262	$28.77	55	170	37	37

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alstead	$1,500.00		$208.64				$27.50	$1,736.14
2	Chesterfield	1,230.12		204.80		$600.80	$0.28		2,036.00
3	Dublin	900.00		143.85	$508.71			16.00	1,568.56
4	Fitzwilliam	1,088.00		316.16		259.07			1,663.23
5	Gilsum	900.00		160.29	18.00	85.20		25.30	1,188.79
6	Harrisville	850.00		174.08	28.65			18.00	1,070.73
7	Hinsdale	4,036.00	$3,343.00	689.92		443.45		51.24	8,563.61
8	Jaffrey	2,006.00	1,800.00	353.46		151.88		2.80	4,314.14
9	Keene	12,687.50	7,938.00	1,498.88	40.00	957.02		651.95	23,773.35
10	Marlborough	1,432.00	600.00	447.99	435.40	171.16			3,086.55
11	Marlow	948.00		152.32		37.30		262.21	1,399.83
12	Nelson	300.00		72.96		74.10			447.06
13	Richmond	870.00		116.48		101.20		11.76	1,099.44
14	Rindge	1,800.00		219.20					2,019.20
15	Roxbury	125.00		26.03				20.00	171.03
16	Stoddard	396.00		104.12		69.60			569.72
17	Sullivan	600.00		131.52		57.49		53.08	842.09
18	Surry	432.50		69.12	8.00	84.60			594.22
19	Swanzey	2,500.00		408.32		105.00	118.03		3,131.35
20	Troy	900.00		275.37	24.00	146.00			1,345.37
21	Walpole	3,500.00	2,850.00	649.38		300.00		38.90	7,338.28
22	Westmorel'nd	1,550.00		227.42	206.76	126.70			2,110.88
23	Winchester	5,050.00		683.52		466.00		116.48	6,116.00
	Total	$45,401.12	$16,531.00	$7,333.83	$1,269.52	$4,236.57	$118.31	$1,295.22	$76,185.57

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	$81.00	$263.71	$1,573.87	$73.00	$1,991.58	$10.62
2	$136.00	....	152.26	390.35	1,549.50	78.00	2,306.11	12.45
3	....	....	212.21	133.23	1,030.00	74.58	1,450.02	15.34
4	....	$37.65	258.12	330.85	1,433.00	150.00	2,209.62	7.23
5	....	....	171.95	61.87	924.00	53.25	1,211.07	10.00
6	....	....	58.78	311.48	770.40	53.75	1,194.41	8.63
7	334.32	454.68	767.36	1,278.53	2,968.00	175.00	5,977.89	9.71
8	2,569.00	15.00	330.69	589.65	2,018.85	89.60	5,612.79	8.27
9	....	2,598.00	2,414.36	6,079.08	13,030.24	60.00	24,181.68	14.38
10	....	....	730.99	432.46	2,343.50	96.00	3,602.95	7.54
11	....	....	238.82	302.36	1,090.50	65.00	1,696.68	14.10
12	....	....	55.65	85.22	396.60	20.00	557.47	10.95
13	....	....	109.39	409.86	798.25	79.15	1,396.65	12.85
14	....	....	300.00	338.50	1,262.50	135.00	2,036.00	17.69
15	....	....	39.28	46.80	222.00	12.00	320.08	8.47
16	....	....	28.67	131.06	422.25	25.00	606.98	7.79
17	....	....	96.96	147.90	777.50	60.00	1,082.36	8.98
18	....	....	12.20	58.94	504.50	58.00	633.64	11.26
19	....	....	371.22	35.31	2,567.20	150.00	3,123.73	7.70
20	....	....	287.86	214.16	1,153.06	82.50	1,737.58	5.87
21	....	1,217.49	909.13	810.50	3,926.75	110.00	6,973.87	10.36
22	....	....	476.47	258.99	1,606.20	100.00	2,441.66	10.77
23	....	....	379.90	1,209.30	4,708.37	399.75	6,697.32	12.36
	$3,039.32	$4,322.82	$8,483.27	$13,920.11	$47,077.04	$2,199.58	$79,042.14	$10.46

COÖS

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Berlin	1	9	8	1	....	....	36.00
2	Carroll	1	6	....	....	3	....	23.73
3	Clarksville	1	5	....	....	....	....	16.40
4	Colebrook	2	15	1	1	6	2	27.26
5	Columbia	1	10	....	....	6	3	19.90
6	Dalton	1	5	....	....	4	....	26.40
7	Dummer	1	6	....	....	1	2	19.00
8	Errol	1	3	....	....	3	....	22.00
9	Gorham	1	9	9	1	....	2	33.00
10	Jefferson	1	9	1	....	2	1	22.00
11	Lancaster	2	16	6	1	2	....	30.50
12	Milan	1	9	4	....	....	....	19.99
13	Northumberland	1	12	1	....	4	....	23.50
14	Pittsburg	1	8	....	....	5	1	18.00
15	Randolph	1	3	....	....	2	1	21.00
16	Shelburne	1	4	....	....	3	....	20.00
17	Stark	1	8	1	....	1	1	24.00
18	Stewartstown	2	14	....	....	5	2	17.64
19	Stratford	1	12	2	....	4	2	25.83
20	Whitefield	2	14	7	1	3	....	25.85
21	Wentworth's Locat'n	1	1	....	....	1	....	8.00
	Total	25	178	40	5	55	17	22.85

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture and sites.	Estimated value of apparatus.
1	4	....	....	$17,000.00	$400.00
2	6	....	1	4,468.41	100.00
3	5	1	....	950.00	100.00
4	13	1	....	5,100.00	250.00
5	10	2	....	1,900.00	500.00
6	6	2	1	800.00	....
7	5	....	....	2,500.00	120.00
8	3	....	....	900.00	350.00
9	4	....	....	6,000.00	175.00
10	8	....	2	10,000.00	....
11	14	1	....	14,800.00	500.00
12	7	....	....	6,000.00	100.00
13	10	....	1	9,000.00	250.00
14	8	....	1	3,000.00	115.00
15	3	....	....	1,350.00	40.00
16	4	....	....	2,000.00	75.00
17	8	1	....	4,500.00	200.00
18	13	1	....	3,200.00	55.00
19	11	....	....	6,500.00	300.00
20	8	....	1	12,500.00	165.00
21	1	....	....	400.00	5.00
	151	9	7	$113,368.41	$3,795.00

COÖS

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Berlin............	486	469	279	250	20	474	35	306	84	....
2	Carroll...........	60	55	63	53	3	105	8	94	......	2
3	Clarksville.......	45	38	53	47	14	80	6	84	6	1
4	Colebrook........	150	164	197	207	19	348	37	265	66	15
5	Columbia	52	50	67	54	10	102	9	111	......	1
6	Dalton	59	44	51	52	11	91	1	65	4	....
7	Dummer	34	34	50	45	7	84	4	70	20	6
8	Errol..............	20	14	20	14	2	26	6	......	4	....
9	Gorham..........	123	143	196	213	33	330	46	284	41	....
10	Jefferson.........	83	87	144	107	17	226	8	165	30	....
11	Lancaster........	279	298	352	363	50	577	88	531	60	3
12	Milan.............	96	94	109	110	7	204	8	173	7	....
13	Northumberland	149	167	162	162	14	298	12	252	40	....
14	Pittsburg.........	50	58	61	51	6	96	10	87	34	....
15	Randolph	8	9	10	15	8	17	....	......	4	....
16	Shelburne........	34	30	32	28	4	56	....	42	......	....
17	Stark.............	69	70	96	85	16	151	14	132	......	2
18	Stewartstown....	150	199	111	147	25	225	8	188	14	7
19	Stratford.........	121	114	115	147	12	239	11	165	28	14
20	Whitefield........	196	167	227	194	30	351	40	273	28	304
21	Wentworth's Lo.	......	......	8	6	....	13	1	9	......	....
		2,244	2,304	2,403	2,350	308	4,093	352	3,296	470	355

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Averages wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number who have attended normal schools, not graduates.	Number of teachers from normal schools, graduates.
1	2	$123.00	7	$36.00	....	7	5	4
2	....	....	10	24.64	1	4	....	1
3	1	20.00	7	16.50	1	....	....	....
4	2	43.25	19	23.33	2	9	....	2
5	1	25.00	15	20.00	4	2	....	1
6	1	28.00	7	25.00	2	3	....	....
7	....	....	9	22.63	1	2	2	1
8	1	20.00	4	16.00	1	2	....	....
9	1	96.88	11	32.00	1	10	....	7
10	....	....	9	28.00	....	3	5	3
11	2	40.00	25	30.00	1	15	2	5
12	....	....	14	26.55	1	3	....	2
13	....	....	18	26.67	3	7	....	....
14	2	31.00	10	18.88	....	....	1	....
15	....	....	4	24.00	1	2	....	....
16	....	....	5	24.50	....	3	....	....
17	....	....	13	26.53	2	1	....	....
18	1	45.33	14	21.02	5	4	....	....
19	....	....	16	24.50	....	11	2	2
20	1	88.00	18	29.73	1	15	4	1
21	....	....	1	22.00	....	....	....	....
	15	$50.95	236	$24.78	27	103	21	29

COÖS

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Berlin.........	$4,000.00	$1,000.00	$532.93	$518.12	....	$46.51	$59.95	$6,157.51
2	Carroll........	1,083.00	75.00	206.08	....	$105.83	....	....	1,469.91
3	Clarksville....	284.00	25.00	156.89	....	53.80	....	....	519.69
4	Colebrook....	3,036.75	150.00	453.47	....	163.94	....	401.30	4,205.46
5	Columbia......	1,400.00	....	322.28	....	....	....	....	1,722.28
6	Dalton.........	600.00	400.00	152.07	....	96.80	....	15.00	1,263.87
7	Dummer......	500.00	60.00	109.60	29.13	65.45	17.14	41.72	823.04
8	Errol..........	1,163.04	....	56.17	....	26.05	....	....	1,245.26
9	Gorham.......	2,500.00	....	509.64	....	244.00	....	575.44	3,829.08
10	Jefferson......	1,512.30	....	287.70	....	....	....	21.60	1,821.60
11	Lancaster....	2,496.00	3,000.00	896.00	219.00	324.80	....	564.23	7,500.03
12	Milan.........	1,000.00	....	236.04	....	35.00	....	....	1,271.04
13	North'mb'rl'd	2,598.75	....	424.70	12.00	93.80	178.30	....	3,307.55
14	Pittsburg......	975.00	....	276.14	55.50	....	....	....	1,306.64
15	Randolph.....	404.00	....	30.05	....	....	....	23.29	457.34
16	Shelburne....	400.00	....	87.68	....	43.59	....	....	531.27
17	Stark..........	588.50	200.00	258.93	16.92	121.30	197.17	....	1,382.82
18	Stewartstown	880.00	500.00	487.11	....	45.20	....	....	1,912.31
19	Stratford.....	950.00	....	408.26	1,034.65	....	....	7.55	2,400.46
20	Whitefield....	1,147.99	900.00	638.72	17.00	339.00	281.16	....	3,323.87
21	Wentworth's Location....	150.00	....	....	....	....	....	....	150.00
	Total......	$27,669.33	$6,310.00	$6,530.46	$1,902.32	$1,758.56	$720.28	$1,710.08	$46,601.03

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	$1,636.33	$910.09	$3,793.87	....	$6,340.29	$8.89
2	$3,568.41	....	133.63	39.20	957.60	$44.00	4,742.84	4.58
3	37.00	$7.50	43.00	28.03	348.00	....	463.53	4.63
4	....	....	289.35	179.40	2,967.63	109.00	3,545.38	7.79
5	45.00	....	329.28	91.25	1,000.00	90.00	1,555.53	9.45
6	411.50	....	92.64	55.00	642.20	71.25	1,272.59	6.77
7	....	36.71	....	90.01	653.80	50.60	831.12	7.82
8	234.00	....	85.00	....	209.00	....	528.00	6.14
9	....	....	....	687.50	3,143.01	95.00	3,925.51	9.39
10	5,000.00	....	314.90	181.69	1,290.75	30.00	6,817.34	5.98
11	....	....	1,702.90	1,047.63	4,749.50	218.00	7,718.03	8.08
12	....	....	73.83	90.50	1,165.00	66.00	1,395.33	5.59
13	396.53	....	410.82	898.64	1,342.10	60.40	3,108.49	6.92
14	887.19	....	324.56	108.09	717.91	78.00	2,115.75	7.37
15	....	....	....	17.53	378.35	23.65	419.53	15.83
16	....	....	....	21.57	448.50	....	470.07	8.43
17	5.65	....	18.18	121.47	1,271.00	54.77	1,471.07	7.69
18	500.00	....	145.49	48.12	1,265.00	....	1,958.61	7.59
19	....	....	236.65	272.88	1,966.12	65.00	2,540.65	8.55
20	1,980.71	....	358.00	475.27	3,532.00	75.00	6,420.98	9.51
21	....	6.00	....	5.25	44.00	3.00	58.25	4.16
	$13,065.99	$50.21	$6,194.56	$5,369.12	$31,885.34	$1,133.67	$57,698.89	$7.84

GRAFTON

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alexandria	1	9	....	....	4	2	19.55
2	Ashland	2	7	4	....	....	....	30.14
3	Bath	1	10	....	....	....	3	27.00
4	Benton	1	3	....	....	2	1	20.00
5	Bethlehem	2	14	4	1	2	....	29.85
6	Bridgewater	1	7	....	....	3	2	13.85
7	Bristol	2	11	5	1	2	2	25.72
8	Campton	1	11	....	....	4	1	21.00
9	Canaan	2	13	3	....	6	....	23.46
10	Dorchester	1	5	....	....	2	1	14.00
11	Easton	1	3	....	....	1	....	25.40
12	Ellsworth	1	1	....	....	....	....	31.50
13	Enfield	2	10	2	....	2	....	29.60
14	Franconia	1	3	2	....	1	....	20.00
15	Grafton	1	10	....	....	2	3	19.40
16	Groton	1	6	....	....	2	2	17.83
17	Hanover	2	16	4	1	6	....	27.78
18	Haverhill	2	16	1	1	3	....	32.81
19	Hebron	1	2	....	....	....	....	19.40
20	Holderness	1	9	....	....	5	2	20.00
21	Landaff	1	7	....	....	3	3	21.42
22	Lebanon	3	23	13	2	2	2	33.95
23	Lincoln	1	1	....	....	....	....	17.50
24	Lisbon	2	11	5	1	6	3	22.00
25	Littleton	2	19	1	1	5	1	37.50
26	Lyman	1	6	....	....	3	....	23.83
27	Lyme	1	13	2	....	3	....	23.30
28	Monroe	1	5	....	....	2	....	17.40
29	Orange	1	6	....	....	2	2	10.00
30	Orford	1	10	4	....	4	....	24.30
31	Piermont	1	9	1	....	6	1	22.33
32	Plymouth	1	11	5	1	2	....	37.81
33	Rumney	1	8	1	....	....	....	31.50
34	Thornton	1	8	....	....	5	2	16.62
35	Warren	1	9	1	....	4	1	21.33
36	Waterville	1	1	....	....	1	....	8.00
37	Wentworth	1	7	....	....	3	1	22.43
38	Woodstock	1	3	....	....	1	1	22.00
	Total	49	323	58	9	99	36	23.19

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	9	....	....	$3,500.00	....
2	4	....	....	12,750.00	$309.00
3	10	1	....	2,000.00	100.00
4	5	1	....	1,000.00	75.00
5	11	....	....	10,000.00	1,000.00
6	7	1	....	1,323.00	112.78
7	7	....	....	9,000.00	....
8	13	1	....	6,000.00	200.00
9	15	4	....	5,000.00	200.00
10	8	3	....	1,250.00	8.00
11	3	....	....	1,500.00	65.00
12	1	....	....	100.00	16.00
13	10	....	....	4,000.00	300.00
14	4	....	....	1,500.00	50.00
15	10	1	1	1,400.00	....
16	5	....	....	1,000.00	75.00
17	18	3	....	11,600.00	520.00
18	11	....	....	10,000.00	200.00
19	3	....	....	1,100.00	35.00
20	10	....	....	2,100.00	200.00
21	7	....	....	2,300.00	125.00
22	16	....	....	46,375.00	700.00
23	3	1	1	900.00	20.00
24	11	....	....	11,500.00	230.00
25	13	1	....	26,600.00	200.00
26	7	....	....	1,500.00	140.00
27	12	....	....	2,700.00	....
28	6	2	....	2,500.00	50.00
29	7	2	....	175.00	....
30	6	....	....	1,200.00	150.00
31	10	....	....	3,200.00	25.00
32	7	....	....	6,500.00	1,000.00
33	8	1	1	4,000.00	200.00
34	10	1	1	1,700.00	40.00
35	8	1	....	2,150.00	125.00
36	1	....	....	200.00	4.00
37	8	....	....	2,500.00	100.00
38	3	....	....	1,900.00	100.00
	307	24	4	$205,023.00	$6,674.78

GRAFTON

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls.								
1	Alexandria	70	60	90	69	9	134	16	110	25	2
2	Ashland	108	87	128	106	18	205	11	168	36	....
3	Bath	61	48	100	63	11	114	38	137	18	....
4	Benton	18	16	19	17	....	32	4	25	......	6
5	Bethlehem	158	157	158	156	22	274	18	226	62	....
6	Bridgewater	18	29	30	39	5	53	11	58	9	....
7	Bristol	112	81	139	130	9	235	25	192	39	....
8	Campton	77	59	79	72	6	129	16	131	15	2
9	Canaan	98	80	160	168	9	308	11	280	23	....
10	Dorchester	......	......	39	32	6	60	5	61	5	1
11	Easton	27	31	29	30	5	52	2	33	......	....
12	Ellsworth	......	......	17	12	3	23	3	......	......	....
13	Enfield	87	118	90	105	5	178	12	153	5	5
14	Franconia	38	36	55	45	6	84	10	62	......	....
15	Grafton	66	69	93	78	10	143	18	125	6	....
16	Groton	43	46	43	57	2	98	....	78	3	1
17	Hanover	119	139	150	159	19	269	21	248	47	3
18	Haverhill	......	......	340	290	21	574	35	112	94	8
19	Hebron	24	23	30	22	5	45	2	18	4	3
20	Holderness	79	50	39	51	5	75	10	69	7	....
21	Landaff	......	......	56	36	1	86	5	76	6	3
22	Lebanon	406	442	391	464	36	751	68	506	132	6
23	Lincoln	......	......	18	16	....	33	1	19	1	6
24	Lisbon	154	165	247	237	28	381	75	184	126	6
25	Littleton	......	......	348	365	53	584	76	478	147	....
26	Lyman	56	54	48	46	12	76	6	76	20	1
27	Lyme	112	98	154	120	10	228	36	204	33	....
28	Monroe	48	56	60	56	6	107	3	75	......	....
29	Orange	29	22	26	17	5	36	2	37	2	3
30	Orford	80	79	114	88	19	168	15	144	26	....
31	Piermont	66	65	73	66	5	123	11	95	22	....
32	Plymouth	115	99	202	199	10	349	42	279	70	2
33	Rumney	93	72	100	96	5	176	15	134	......	....
34	Thornton	45	38	57	57	7	88	19	87	17	....
35	Warren	50	61	68	77	7	129	9	103	23	....
36	Waterville	2	5	5	5	....	8	2	......	......	....
37	Wentworth	48	29	53	53	7	90	9	79	......	....
38	Woodstock	32	29	43	38	7	68	6	48	21	....
	Total	2,539	2,443	3,891	3,737	394	6,566	668	4,908	1,044	58

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number who have attended normal schools, not graduates.	Number of teachers from normal schools, graduates.
1	....	....	11	$23.00	1	5	....	....
2	2	$41.50	14	34.25	1	3	5	1
3	2	30.00	8	23.50	2	8	....	2
4	1	22.00	5	18.75	1	....	1	....
5	1	100.00	18	26.07	2	13	....	2
6	1	26.00	8	20.75	....	2	2	1
7	1	62.00	14	24.75	4	10	1	....
8	2	22.00	12	22.00	1	9	4	1
9	1	28.00	16	25.67	4	9	....	1
10	....	....	6	18.30	....	2	1	1
11	....	....	5	20.17	3	1	....	....
12	....	....	2	24.00	1	1	....	....
13	4	34.00	13	23.00	2	5	1	....
14	....	....	4	33.33	....	4	....	....
15	1	23.00	16	22.40	5	3	....	....
16	....	....	9	22.85	2	3	....	....
17	1	22.00	19	44.37	6	12	3	2
18	2	75.00	28	28.00	4	9	1	....
19	....	....	3	24.00	....	1	....	....
20	2	26.00	14	20.00	4	3	1	1
21	1	35.00	8	18.00	3	5	....	....
22	5	66.72	41	30.65	6	20	10	3
23	....	....	1	26.00	....	1	....	....
24	1	121.21	23	30.00	6	13	2	1
25	1	126.32	29	26.70	5	17	3	3
26	1	28.00	10	22.41	1	2	2	....
27	1	32.00	18	23.00	1	8	1	1
28	....	....	9	21.66	2	3	4	1
29	....	....	6	17.57	1	1	....	....
30	3	34.50	13	25.00	2	6	3	1
31	4	26.00	12	21.00	6	5	2	....
32	1	84.20	15	38.92	....	8	....	12
33	....	....	15	20.00	2	8	6	1
34	1	26.00	13	24.00	3	3	3	....
35	....	....	10	24.63	2	5	....	....
36	....	....	1	22.00	1	....	....	....
37	2	23.00	10	22.00	2	3	2	....
38	....	....	5	25.50	....	1	1	....
	41	$46.43	464	$24.68	86	212	59	35

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alexandria	$762.00	....	$206.08	....	$95.65	....	$5.50	$1,069.23
2	Ashland	864.16	$1,079.00	358.94	....	307.90	....	68.50	2,678.50
3	Bath	1,902.21	....	216.00	....	....	....	....	2,118.21
4	Benton	300.00	....	79.80	....	....	....	....	379.80
5	Bethlehem	1,764.00	1,984.94	396.80	....	170.44	....	39.00	4,355.18
6	Bridgewater	256.00	....	79.46	....	107.60	....	2.54	445.60
7	Bristol	1,435.20	1,000.00	368.53	....	161.50	....	1,044.20	4,009.43
8	Campton	1,700.00	....	267.15	$31.00	51.85	....	3.04	2,053.04
9	Canaan	1,056.00	800.00	437.76	40.00	197.10	....	21.85	2,552.71
10	Dorchester	192.00	100.00	120.32	....	....	....	4.00	416.32
11	Easton	368.00	....	71.24	24.00	....	....	....	463.24
12	Ellsworth	100.00	....	38.40	....	....	....	....	138.40
13	Enfield	300.00	1,408.00	296.96	45.18	65.00	....	....	2,115.14
14	Franconia	760.00	....	147.96	61.00	....	....	....	968.96
15	Grafton	680.00	400.00	257.56	....	94.50	$92.42	16.75	1,541.23
16	Groton	244.00	175.00	134.40	....	114.30	....	10.20	677.90
17	Hanover	2,332.00	2,099.90	400.00	195.35	400.00	....	155.00	5,582.25
18	Haverhill	5,000.00	600.00	846.66	....	....	....	9.00	6,455.66
19	Hebron	176.00	....	68.50	....	49.40	....	....	293.90
20	Holderness	626.00	300.00	153.44	....	198.50	....	13.15	1,291.09
21	Landaff	656.00	....	124.16	54.00	....	....	....	834.16
22	Lebanon	4,480.00	7,730.00	995.99	....	379.33	....	564.33	14,149.65
23	Lincoln	180.50	....	27.00	....	12.00	....	26.50	246.00
24	Lisbon	3,500.00	3,200.00	602.80	....	....	....	500.00	7,802.80
25	Littleton	4,700.00	4,100.00	859.65	....	356.68	....	289.80	10,306.13
26	Lyman	524.00	150.00	139.74	....	63.00	....	208.21	1,084.95
27	Lyme	952.00	....	341.13	161.03	204.33	....	256.24	1,914.73
28	Monroe	672.74	....	158.82	....	....	....	....	831.56
29	Orange	200.00	....	61.65	....	....	....	1.75	263.40
30	Orford	800.00	....	287.65	....	63.12	733.58	811.50	2,695.85
31	Piermont	588.00	267.30	175.36	195.76	125.10	....	352.58	1,704.10
32	Plymouth	1,740.00	2,800.00	537.04	....	268.30	....	....	5,345.34
33	Rumney	3,152.00	....	244.48	....	....	200.00	600.00	3,602.48
34	Thornton	1,412.00	....	194.54	78.75	....	....	....	1,685.29
35	Warren	844.00	....	197.28	45.00	128.73	....	....	1,215.01
36	Waterville	100.00	....	10.96	....	....	....	.40	111.36
37	Wentworth	817.28	....	158.92	17.40	106.40	....	....	1,100.00
38	Woodstock	557.81	....	89.05	35.00	....	....	14.00	695.86
	Total	$46,693.90	$28,194.14	$10,152.18	$983.47	$3,720.73	$1,026.00	$4,424.04	$95,194.46

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents and school boards.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	$177.14	$44.42	$1,004.50	$86.50	$1,312.56	$6.60
2	....	....	453.82	508.96	1,780.75	15.00	2,758.53	12.14
3	....	....	200.00	363.11	1,587.00	102.45	2,252.56	12.00
4	....	....	27.74	21.50	315.80	17.00	382.04	10.11
5	....	....	892.93	255.70	3,076.55	130.00	4,355.18	13.87
6	....	....	8.05	17.96	428.00	41.50	495.51	6.47
7	$30.00	$22.40	714.82	715.36	2,257.40	85.00	3,824.98	11.05
8	....	....	602.08	281.53	1,312.50	122.24	2,318.35	12.73
9	....	....	689.71	238.89	1,755.50	75.00	2,759.10	6.57
10	....	....	31.50	24.97	331.87	32.50	420.84	5.03
11	....	....	5.21	67.76	386.20	18.00	477.17	7.67
12	....	....	22.00	3.50	111.00	55.00	191.50	5.08
13	....	....	347.94	175.01	1,736.50	155.00	2,414.45	9.79
14	....	....	52.22	99.50	807.60	20.00	1,012.32	8.41
15	400.00	....	86.67	100.86	1,085.00	56.87	1,729.40	6.93
16	....	....	1.50	34.30	619.35	28.25	683.40	6.54
17	....	....	306.90	424.83	987.90	160.00	1,879.63	9.81
18	....	....	477.38	638.08	4,336.60	100.00	5,552.06	7.89
19	....	....	8.80	21.75	231.40	18.75	280.70	4.87
20	80.00	....	211.75	....	960.55	84.50	1,336.80	8.13
21	....	....	120.84	112.64	754.00	50.50	1,037.98	11.13
22	75.65	2,375.70	1,600.64	2,984.16	7,725.00	375.00	15,136.15	11.80
23	500.00	....	....	....	102.00	....	602.00	3.11
24	....	1,054.73	996.89	1,097.25	3,896.65	136.00	7,181.52	12.22
25	....	461.18	476.42	955.03	6,420.21	225.00	8,537.84	11.34
26	....	....	81.20	108.35	815.50	33.85	1,038.90	9.83
27	....	....	131.48	280.20	1,719.80	59.82	2,191.30	7.30
28	....	....	58.62	....	868.43	31.16	958.21	7.48
29	....	....	17.12	33.90	269.05	23.00	343.07	7.04
30	....	....	....	712.13	1,727.00	130.00	2,569.13	12.07
31	....	364.90	596.22	320.30	1,091.00	115.30	2,487.72	9.47
32	175.00	... .	732.14	224.65	3,928.08	150.00	5,209.87	10.35
33	1,229.72	....	720.76	119.76	1,200.00	89.81	3,360.05	6.73
34	600.00	....	49.50	88.71	813.12	....	1,551.33	13.61
35	....	....	56.19	159.38	1,179.00	....	1,394.57	9.23
36	....	....	....	7.67	44.00	6.00	57.67	5.16
37	....	....	17.00	236.30	899.25	50.00	1,202.55	10.71
38	....	200.00	43.81	36.81	442.00	31.00	753.62	6.21
	$3,090.37	$4,478.91	$11,049.99	$11,515.23	$59,006.06	$2,910.00	$92,050.56	$9.24

HILLSBOROUGH

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Amherst	1	10	....	1	6	....	29.90
2	Antrim	1	11	2	1	3	2	16.36
3	Bedford	1	10	....	....	6	....	29.60
4	Bennington	1	3	2	....	1	....	32.00
5	Brookline	1	4	4	....	1	....	29.25
6	Deering	1	6	....	....	2	....	19.83
7	Francestown	1	7	2	....	3	1	26.57
8	Goffstown	2	16	2	1	3	1	30.50
9	Greenfield	1	5	2	....	2	....	25.80
10	Greenville	1	5	3	....	....	1	31.20
11	Hancock	1	10	....	1	4	1	17.20
12	Hillsborough	2	19	5	1	7	3	24.00
13	Hollis	1	6	1	1	1	....	27.33
14	Hudson	1	8	....	....	4	1	29.50
15	Litchfield	1	2	....	....	1	....	34.00
16	Lyndeborough	1	7	....	....	5	2	23.71
17	Manchester	1	96	91	1	3	....	34.60
18	Mason	1	6	....	....	3	2	34.83
19	Merrimack	1	8	....	....	2	1	29.62
20	Milford	1	11	6	1	4	....	33.81
21	Mont Vernon	1	4	....	....	2	1	26.25
22	Nashua	1	65	56	1	7	....	33.50
23	New Boston	1	11	3	1	5	....	29.00
24	New Ipswich	1	8	....	....	2	1	31.12
25	Pelham	1	5	....	....	....	....	31.00
26	Peterborough	1	11	7	1	2	....	27.64
27	Sharon	1	3	....	....	2	1	17.33
28	Temple	1	6	....	....	4	1	19.00
29	Weare	1	16	1	....	8	1	22.81
30	Wilton	1	10	4	1	5	1	29.90
31	Windsor	1	4	....	....	....	4	15.50
	Total	33	393	191	12	98	25	27.18

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	10			$10,000.00	$450.00
2	7			12,000.00	
3	10			5,790.00	215.00
4	2			3,500.00	75.00
5	4			3,000.00	50.00
6	10	1		4,000.00	150.00
7	7			3,800.00	130.00
8	11			17,000.00	300.00
9	4		1	5,000.00	125.00
10	3			4,800.00	250.00
11	9	1	1	5,000.00	100.00
12	17	1		21,350.00	683.00
13	11	1		15,500.00	1,000.00
14	9			6,000.00	300.00
15	4	1		1,000.00	100.00
16	9	1		2,150.00	93.50
17	24	2		480,000.00	36,000.00
18	6			2,600.00	75.00
19	11				
20	9			20,900.00	300.00
21	4			1,800.00	50.00
22	19		1	263,735.00	10,666.00
23	13	2		7,500.00	50.00
24	12	1		7,500.00	500.00
25	5			6,000.00	50.00
26	10	4		25,000.00	300.00
27	3			600.00	16.00
28	6			2,000.00	66.00
29	15			9,300.00	250.00
30	11	1		5,000.00	450.00
31	1			250.00	12.00
	276	16	3	$952,075.00	$52,806.50

HILLSBOROUGH

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Amherst	86	85	90	87	14	151	12	132	53	....
2	Antrim	123	126	134	136	9	230	31	174	48	1
3	Bedford	67	85	87	97	10	173	1	110	23	8
4	Bennington	51	53	50	53	10	86	7	73	......	....
5	Brookline	66	62	71	68	17	120	2	90	2	10
6	Deering	39	35	57	57	4	106	4	76	......	1
7	Francestown	37	55	65	69	5	113	16	84	24	....
8	Goffstown	164	143	221	178	36	330	33	306	29	....
9	Greenfield	61	58	54	58	3	103	6	83	7	....
10	Greenville	146	164	79	70	13	130	6	89	......	....
11	Hancock	62	43	77	52	12	105	12	90	......	....
12	Hillsborough	160	160	188	188	25	318	33	277	45	3
13	Hollis	73	82	101	100	......	181	20	171	26	....
14	Hudson	90	74	100	89	16	167	6	125	......	....
15	Litchfield	16	15	20	27	3	39	5	23	......	....
16	Lyndeborough	44	42	66	52	8	102	8	88	11	....
17	Manchester	......	......	3,084	2,627	387	4,045	1,279	3,111	325	....
18	Mason	48	32	48	32	9	71	.....	59	6	....
19	Merrimack	76	64	80	80	13	137	10	98	9	4
20	Milford	234	194	296	252	26	519	3	408	126	....
21	Mont Vernon	29	30	29	28	7	50	.....	30	12	....
22	Nashua	1,508	1,500	1,226	1,045	201	1,856	214	1,960	250	272
23	New Boston	91	88	95	102	14	150	33	143	25	....
24	New Ipswich	76	66	83	67	10	132	8	95	12	16
25	Pelham	81	79	73	74	10	134	3	105	12	1
26	Peterborough	115	139	186	213	28	339	32	305	68	....
27	Sharon	23	7	27	15	4	37	1	26	......	....
28	Temple	23	32	28	34	3	53	6	56	1	4
29	Weare	153	136	167	106	24	227	22	196	55	3
30	Wilton	157	125	127	135	16	222	24	178	49	1
31	Windsor	6	5	6	4	2	8	.....	7	......	1
	Total	2,905	3,779	7,015	6,195	939	10,434	1,837	8,768	1,248	325

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools, not graduates.	Number of teachers from normal schools graduates.
1	2	$80.00	13	$28.00	1	8	....	....
2	2	56.00	17	28.90	1	8	5	....
3	1	24.00	15	26.00	1	8	9	2
4	....	....	3	32.00	....	3	....	....
5	1	40.00	7	29.09	1	5	1	1
6	....	....	8	24.75	....	3	....	....
7	1	35.00	7	24.40	....	5	....	....
8	3	44.33	22	25.03	2	13	7	2
9	....	....	8	31.80	1	3	....	4
10	....	....	9	36.44	....	2	1	2
11	1	46.00	10	28.35	....	6	1	4
12	2	64.44	25	25.69	1	9	....	3
13	1	80.00	9	31.33	2	6	....	1
14	3	32.00	13	32.00	3	7	4	....
15	....	....	4	32.00	....	2	....	1
16	....	....	11	28.25	2	4	....	....
17	12	145.90	104	47.50	10	87	2	12
18	1	30.00	13	29.10	5	3	3	....
19	....	....	10	30.66	....	7	....	....
20	1	122.00	16	35.50	....	13	2	....
21	....	....	5	26.66	1	4	....	1
22	5	126.66	71	60.10	13	73	....	11
23	1	32.00	20	27.39	1	8	5	....
24	1	24.00	13	28.00	2	4	2	....
25	1	32.00	8	32.00	2	4	1	2
26	....	....	15	38.98	4	14	....	1
27	....	....	5	18.00	2	1	....	....
28	....	....	8	25.00	5	2	....	....
29	....	....	27	24.68	3	9	5	1
30	2	75.00	14	31.33	1	9	....	3
31	....	....	4	17.00	3	....	1	....
	42	$60.46	514	$30.19	67	332	49	51

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Amherst.....	$1,596.00	$400.00	$239.75	$64.88	$370.88	....	....	$2,671.51
2	Antrim.......	2,600.00	....	337.02	77.00	189.80	....	$30.15	3,233.97
3	Bedford	1,300.00	700.00	264.41	....	237.80	$56,82	21.00	2,580.03
4	Bennington .	678.00	700.00	139.74	....	151.40	....	11.47	1,680.61
5	Brookline ...	1,026.00	....	137.00	....	81.10	....	....	1,244.10
6	Deering	475.00	100.00	128.00	....	114.47	....	4.25	821.72
7	Francesto'n.	1,154.00	....	197.28	....	143.41	....	....	1,494.69
8	Goffstown ...	4,240.00	....	545.26	45.34	911.98	....	87.50	5,830.08
9	Greenfield...	656.00	600.00	154.81	....	79.80	....	....	1,490.61
10	Greenville...	1,200.00	....	186.32	....	....	....	....	1,386.32
11	Hancock.....	1,622.00	....	167.68	....	177.80	....	13.75	1,981.23
12	Hillsboro'...	2,452.00	2,600.00	520.60	....	483.04	....	93.00	6,148.64
13	Hollis........	1,685.14	....	257.56	614.78	68.00	219.86	63.87	2,909.21
14	Hudson......	1,395.00	750.00	286.33	....	207.87	....	38.57	2,677.77
15	Litchfield....	608.00	....	50.69	....	63.38	....	....	722.07
16	Lyndeboro' .	1,218.00	....	190.73	24.00	179.82	....	118.40	1,730.95
17	Manchester .	80,408.07	....	6,940.42	....	....	....	752.10	88,100.59
18	Mason	629.50	....	141.11	888.69	64.00	....	15.40	1,738.70
19	Merrimack ..	1,343.50	....	279.48	470.17	243.00	....	169.68	2,505.83
20	Milford	7,000.00	....	772.68	....	139.00	....	104.75	8,016.43
21	MontVernon	800.00	....	73.98	....	....	....	....	873.98
22	Nashua......	27,500.00	20,450.50	3,420.16	....	1,322.00	....	440.10	53,132.76
23	New Boston	1,700.00	50.00	308.25	750.00	322.77	....	....	3,131.02
24	NewIpswich	1,800.00	....	223.31	81.09	....	....	....	2,104.40
25	Pelham......	906.50	530.00	189.44	....	165.75	....	....	1,791.69
26	Peterboro'...	4,400.00	420.00	615.13	....	464.77	....	24.93	5,924.83
27	Sharon	175.00	....	30.88	....	30.98	....	10.00	246.86
28	Temple	629.00	....	90.42	....	64.40	....	....	783.82
29	Weare.......	1,861.19	750.00	353.00	....	100.00	....	92.00	3,156.19
30	Wilton.......	3,200.00	....	445.25	....	....	....	36.36	3,681.61
31	Windsor.....	80.00	....	12.80	....	11.20	....	....	104.00
	Total....	$156,337.90	$28,050.50	$17,699.49	$3,015.95	$6,388.42	$276.68	$2,127.28	$213,896.22

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents and school boards.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	$473.87	$276.00	$2,568.00	$174.75	$3,492.62	$19.20
2	....	$1,074.72	500.00	333.80	1,949.75	225.00	4,083.27	9.21
3	$133.61	....	153.10	373.60	1,981.60	145.00	2,786.91	12.80
4	....	....	201.69	142.97	822.27	20.00	1,186.93	8.91
5	700.00	....	134.99	89.45	888.60	60.00	1,180.04	8.00
6	109.08	....	80.77	93.41	768.00	56.00	1,007.26	8.83
7	....	....	108.72	337.21	1,032.45	100.00	1,578.38	11.77
8	....	130.00	804.59	1,075.06	3,799.03	150.90	5,959.58	12.24
9	7.00	....	132.04	79.93	915.72	60.00	1,887.69	8.88
10	....	....	....	514.17	1,317.50	75.00	1,906.67	12.27
11	2,069.19	74.57	209.98	130.90	1,273.80	84.00	3,842.44	10.88
12	5,000.00	....	711.09	1,314.12	3,667.27	244.58	10,937.06	13.25
13	....	....	133.59	360.32	1,589.22	150.00	2,233.13	14.17
14	....	....	438.49	292.43	1,937.75	125.00	2,793.67	11.79
15	....	....	60.00	52.60	544.00	25.00	681.60	16.00
16	....	....	330.70	119.05	1,263.70	83.50	1,796.95	10.99
17	....	....	10,645.03	14,817.91	59,437.65	3,200.00	88,100.59	13.00
18	....	....	117.19	....	1,675.15	97.00	1,889.34	23.61
19	....	....	282.71	474.47	1,849.50	165.00	2,771.68	14.52
20	....	....	622.14	936.24	5,690.67	250.00	7,499.05	9.38
21	....	....	....	120.25	722.50	75.00	917.75	14.78
22	15,000.00	....	7,500.00	4,960.00	44,000.00	....	71,460.00	27.00
23	....	....	274.48	625.95	2,203.00	184.00	3,287.43	14.36
24	....	....	175.00	315.09	1,752.50	100.00	2,342.59	13.11
25	....	....	226.48	165.82	1,240.00	80.00	1,712.30	11.08
26	....	....	296.42	1,094.00	3,679.10	100.00	5,169.52	12.69
27	....	....	15.75	20.00	230.00	10.00	275.75	5.95
28	....	....	152.16	45.38	667.50	30.00	895.04	11.50
29	....	....	308.22	407.67	2,397.50	187.25	3,300.64	11.11
30	....	237.54	250.23	294.51	2,898.00	175.00	3,855.28	12.18
31	....	....	2.77	11.00	67.50	9.00	90.27	7.85
	$23,018.88	$1,516.83	$25,342.20	$29,873.31	$154,829.23	$6,440.98	$241,021.43	$13.91

MERRIMACK

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Allenstown..........	1	3	2	....	....	....	36.00
2	Andover.............	1	10	....	....	7	3	26.70
3	Boscawen............	2	9	3	....	2	....	22.00
4	Bow..................	1	8	....	....	6	2	25.72
5	Bradford	2	8	1	....	2	3	23.00
6	Canterbury..........	1	9	....	....	2	3	24.22
7	Chichester...........	1	6	....	....	3	1	23.00
8	Concord	4	61	50	1	4	....	33.83
9	Danbury.............	1	8	....	....	2	1	18.00
10	Dunbarton...........	1	4	....	....	1	....	30.75
11	Epsom...............	1	7	....	....	6	....	28.14
12	Franklin.............	1	22	15	1	7	....	33.68
13	Henniker............	1	11	2	1	3	4	30.63
14	Hill..................	1	3	....	....	2	....	26.00
15	Hooksett............	1	7	....	....	1	....	35.71
16	Hopkinton...........	1	14	....	....	7	1	28.71
17	Loudon..............	1	11	....	....	5	1	22.54
18	Newbury	1	7	....	....	1	3	14.58
19	New London	1	7	....	....	2	1	23.42
20	Northfield...........	1	6	....	....	3	1	20.83
21	Pembroke	1	10	4	....	....	....	33.00
22	Pittsfield............	1	12	6	1	3	1	30.83
23	Salisbury	1	6	....	....	3	....	24.16
24	Sutton	1	9	....	....	4	3	23.22
25	Warner..............	2	12	2	1	6	3	27.83
26	Webster.............	1	7	....	....	4	3	25.57
27	Wilmot..............	1	6	....	....	2	....	22.50
	Total.............	33	283	85	5	88	34	26.44

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	4	......	......	......	......
2	10	......	......	$4,000.00	$500.00
3	7	......	......	6,400.00	500.00
4	8	......	1	4,000.00	200.00
5	10	2	......	2,300.00	75.00
6	10	......	......	2,050.00	60.00
7	6	......	......	1,500.00	60.00
8	30	......	......	327,000.00	5,450.00
9	8	......	......	2,500 00	60.00
10	11	3	......	2,300.00	100.00
11	9	......	......	5,000.00	75.00
12	11	......	......	75,000.00	1,600.00
13	11	......	......	9,000.00	200.00
14	4	......	......	1,200.00	......
15	7	......	1	5,800.00	200.00
16	17	2	1	13,000.00	150.00
17	13	1	......	3,750.00	175.00
18	9	1	......	3,000.00	100.00
19	7	......	......	3,500.00	125.00
20	8	......	......	3,000.00	250.00
21	8	......	......	8,000.00	600.00
22	9	......	......	23,000.00	100.00
23	10	3	1	......	2,850.00
24	10	......	......	2,531.00	100.00
25	16	3	......	......	......
26	9	1	......	2,400.00	400.00
27	10	2	......	2,500.00	......
	272	18	4	$512,731.00	$13,930.00

MERRIMACK

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Allenstown	167	191	32	34	7	57	2	34	13	....
2	Andover	......	......	82	80	7	155	....	130	......	....
3	Boscawen	123	121	153	140	50	243	....	220	13	4
4	Bow	53	58	55	60	14	98	3	91	......	....
5	Bradford	44	45	73	73	3	102	41	......	15	....
6	Canterbury	74	81	76	77	8	137	8	100	18	1
7	Chichester	62	48	68	49	5	105	7	......	4	....
8	Concord	......	......	1,476	1,539	330	2,434	251	2,130	375	....
9	Danbury	60	47	76	66	16	120	6	113	16	....
10	Dunbarton	41	52	48	51	7	83	9	62	......	3
11	Epsom	50	41	62	49	11	96	4	65	43	....
12	Franklin	385	367	400	386	60	658	68	596	83	54
13	Henniker	85	63	117	94	5	174	32	165	59	4
14	Hill	26	41	25	49	4	63	7	39	4	....
15	Hooksett	157	164	106	116	11	199	12	149	4	4
16	Hopkinton	90	89	139	124	22	232	9	200	96	....
17	Loudon	60	68	95	72	10	143	14	115	71	5
18	Newbury	42	17	49	32	5	68	8	70	4	1
19	New London	64	57	68	63	8	116	7	110	4	1
20	Northfield	28	36	38	32	10	57	3	63	......	....
21	Pembroke	330	320	130	180	25	285	....	87	8	....
22	Pittsfield	201	220	200	208	31	367	10	357	53	....
23	Salisbury	64	40	58	56	18	80	16	89	29	....
24	Sutton	66	41	80	59	11	119	9	97	18	2
25	Warner	140	144	140	144	19	257	8	201	64	....
26	Webster	26	19	49	30	4	62	13	53	5	1
27	Wilmot	68	79	72	80	11	129	12	90	10	3
	Total	2,506	2,449	3,967	3,943	712	6,639	559	5,426	1,009	82

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school not graduates.	Number of teachers from normal school graduates.
1	....	....	5	$38.00	1	3	....	4
2	....	....	12	26.00	1	8	3	1
3	2	$83.36	10	32.54	1	6	....	....
4	1	24.00	11	24.00	4	3	1	....
5	2	36.00	10	25.00	1	8	....	....
6	....	....	16	22.50	....	5	2	1
7	....	....	13	26.00	4	2	1	....
8	4	....	81	40.00	3	70	18	13
9	....	....	11	38.40	3	3	1	....
10	....	....	9	31.10	....	3	1	1
11	1	22.00	13	27.85	2	6	1	1
12	3	88.00	24	30.00	2	25	2	7
13	1	80.00	14	25.50	3	10	3	1
14	....	....	5	31.00	....	3	1	....
15	2	28.00	6	34.00	....	4	....	....
16	2	34.00	25	27.00	3	7	....	1
17	2	39.00	13	23.00	1	3	....	....
18	2	32.00	6	19.70	....	3	....	1
19	4	25.00	15	25.30	2	3	1	1
20	....	....	6	22.00	3	6	....	....
21	....	....	17	30.40	2	9	....	1
22	4	38.75	14	33.00	3	11	....	5
23	1	30.00	8	24.25	....	4	....	....
24	....	....	15	20.96	4	8	....	1
25	2	28.00	17	26.00	6	10	....	....
26	....	....	9	22.75	3	7	....	....
27	....	....	8	26.36	1	5	1	....
	33	$42.00	393	$27.87	53	235	36	39

MERRIMACK

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Allenstown...	$1,204.00	....	$98.04	....	$62.05	......	....	$1,364.09
2	Andover......	1,048.00	$700.00	272.63	....	184.70	......	....	2,205.33
4	Boscawen	1,203.00	1,310.00	293.18	....	....	......	$199.82	3,006.00
3	Bow...........	1,592.00	....	178.10	....	....	......	....	1,770.10
5	Bradford	1,043.30	....	177.92	....	195.00	......	39.48	1,455.70
6	Canterbury...	1,052.00	....	150.00	....	221.28	......	....	1,423.28
7	Chichester....	1,353.92	....	131.52	....	130.00	......	32.00	1,647.44
8	Concord......	23,676.25	26,160.00	4,108.63	....	1,773.85	......	1,420.11	57,138.84
9	Danbury......	702.00	500.00	175.36	....	74.00	......	6.75	1,458.11
10	Dunbarton....	904.00	256.00	135.63	....	100.20	......	3.85	1,399.68
11	Epsom........	812.00	450.00	165.77	....	173.44	......	13.33	1,614.54
12	Franklin......	10,443.00	3,400.00	1,600.16	....	720.00	......	72.50	16,235.66
13	Henniker.....	1,650.01	1,000.00	297.29	....	69.00	......	450.35	3,466.65
14	Hill...........	1,087.50	....	119.19	....	....	......	1.25	1,207.94
15	Hooksett.....	3,100.00	....	276.74	....	....	......	....	3,376.74
16	Hopkinton....	2,331.50	....	390.45	....	362.80	......	....	3,084.75
17	Loudon.......	1,280.00	....	221.37	$94.07	202.60	......	4.60	1,802.64
18	Newbury.....	525.00	....	95.90	35.00	84.19	......	18.25	758.34
19	New London..	1,005.30	....	186.32	....	73.44	......	20.00	1,285.06
20	Northfield....	772.23	200.00	104.12	....	....	......	....	1,076.35
21	Pembroke.....	2,460.00	500.00	342.50	....	211.89	......	49.50	3,563.89
22	Pittsfield......	4,000.00	2,100.00	560.33	....	164.67	......	101.75	6,926.75
23	Salisbury.....	1,965.05	200.00	147.96	....	48.05	$29.52	....	2,390.58
24	Sutton........	1,173.62	....	192.00	90.00	88.80	......	27.03	1,571.45
25	Warner.......	2,000.00	700.00	291.84	....	157.90	......	121.14	3,270.88
26	Webster......	696.00	200.00	115.08	....	82.03	......	....	1,093.11
27	Wilmot.......	837.83	....	183.04	....	190.06	......	....	1,210.93
	Total......	$69,917.51	$37,676.00	$11,011.07	$219.07	$5,369.95	$29.52	$2,581.71	$126,804.83

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	$198.48	$263.90	$1,061.33	$87.00	$1,610.71	$20.15
2	....	....	388.63	191.03	1,714.50	143.37	2,437.53	14.89
3	$250.74	$200.00	160.00	206.50	2,260.00	100.00	3,177.24	10.00
4	500.00	....	49.00	79.75	1,206.00	81.00	1,915.75	11.17
5	....	....	116.23	133.33	1,314.00	67.00	1,630.56	9.91
6	....	....	216.90	232.46	1,226.75	91.90	1,768.01	9.54
7	....	....	138.00	22.21	870.00	75.00	1,105.21	6.00
8	....	11,600.00	5,661.45	15,747.00	34,768.56	....	67,777.01	16.75
9	....	....	451.66	36.53	592.05	50.00	1,130.24	4.42
10	....	....	179.17	62.48	961.00	91.00	1,293.65	10.34
11	....	....	186.71	159.71	1,373.93	63.00	1,783.35	13.81
12	....	649.16	3,751.02	3,252.44	8,477.90	300.00	16,430.52	14.15
13	....	....	324.94	493.03	2,869.00	109.75	3,796.72	15.93
14	....	....	401.12	194.70	606.25	32.00	1,234.07	10.82
15	800.00	....	425.86	398.37	2,112.00	88.50	3,824.73	11.30
16	578.68	....	155.30	286.55	2,433.50	211.52	3,665.55	9.66
17	....	....	187.47	218.37	1,609.00	100.00	2,114.84	10.94
18	....	....	70.00	10.48	576.23	44.00	700.71	7.25
19	....	....	97.09	98.61	1,071.45	75.00	1,342.15	8.93
20	....	....	190.62	50.51	708.50	....	949.63	13.56
21	....	....	500.00	....	2,486.00	175.00	3,161.00	8.58
22	....	2,150.00	320.08	314.69	3,646.98	150.00	6,581.75	9.70
23	658.33	....	507.22	54.20	956.50	75.27	2,251.52	7.27
24	....	....	68.36	106.18	1,099.40	95.00	1,368.94	8.67
25	....	....	233.81	436.29	2,092.00	....	2,762.10	11.49
26	12.50	....	58.07	50.00	987.50	72.00	1,180.07	13.13
27	....	....	184.08	100.23	890.00	50.10	1,224.41	7.72
	$2,800.25	$14,599.16	$15,221.27	$23,199.55	$79,970.33	$2,427.41	$138,217.97	$12.92

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Atkinson	1	4	....	....	2	....	31.50
2	Auburn	1	7	....	....	4	1	24.00
3	Brentwood	1	4	....	....	....	....	28.00
4	Candia	1	11	....	....	3	....	22.80
5	Chester	1	8	2	....	5	....	27.00
6	Danville	1	4	2	....	1	....	31.00
7	Deerfield	1	12	1	1	4	....	21.75
8	Derry	3	12	2	....	3	....	29.25
9	East Kingston	1	4	....	....	1	....	29.75
10	Epping	1	10	4	1	2	....	26.03
11	Exeter	1	13	11	1	1	1	34.69
12	Fremont	1	4	....	....	....	....	27.50
13	Greenland	1	4	1	1	....	....	34.50
14	Hampstead	1	7	....	1	2	1	20.00
15	Hampton	1	5	5	1	....	....	34.00
16	Hampton Falls	1	4	....	....	2	....	34.50
17	Kensington	1	3	....	....	....	....	33.00
18	Kingston	1	6	3	....	....	....	31.66
19	Londonderry	1	9	....	....	1	....	29.00
20	Newcastle	1	2	....	....	....	....	30.00
21	Newington	1	1	....	....	....	....	33.00
22	Newmarket	1	11	8	1	2	....	33.27
23	Newton	1	5	4	1	....	....	34.20
24	North Hampton	1	4	4	....	....	....	27.75
25	Northwood	1	8	2	....	1	2	33.00
26	Nottingham	1	10	....	....	4	2	23.00
27	Plaistow	1	4	1	....	1	....	36.00
28	Portsmouth	1	28	28	1	....	....	36.40
29	Raymond	1	10	....	1	4	2	18.80
30	Rye	1	4	....	....	....	....	32.50
31	Salem	1	11	2	....	3	....	30.00
32	Sandown	1	4	....	....	1	....	21.75
33	Seabrook	1	8	2	....	....	....	28.00
34	South Hampton	1	3	....	....	....	....	30.00
35	South Newmarket	1	4	3	....	....	....	33.25
36	Stratham	1	5	1	1	....	....	27.20
37	Windham	1	6	....	....	4	....	24.33
	Total	39	259	86	11	51	9	28.98

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.*	Estimated value of apparatus.
1	5	....	....	$3,000.00	$35.00
2	8	....	....	2,600.00	100.00
3	4	....	....	2,300.00	50.00
4	11	....	....	3,100.00	85.00
5	9	....	....	4,250.00	100.00
6	4	....	....	2,000.00	90.00
7	13	2	....	....	....
8	11	....	....	11,200.00	450.00
9	4	....	....	2,200.00	100.00
10	9	....	....	9,500.00	140.00
11	12	1	1	21,000.00	800.00
12	4	1	....	2,000.00	150.00
13	4	....	....	6,000.00	75.00
14	7	....	....	....	195.00
15	5	1	....	10,000.00	350.00
16	4	....	....	4,000.00	100.00
17	3	....	....	3,000.00	80.00
18	5	....	....	4,200.00	100.00
19	9	....	....	7,500.00	800.00
20	2	....	....	3,400.80	150.00
21	1	....	....	1,500.00	150.00
22	7	....	....	22,000.00	400.00
23	5	....	....	4,000.00	100.00
24	2	....	....	6,825.00	350.00
25	7	....	....	4,000.00	150.00
26	11	....	....	4,000.00	200.00
27	4	....	....	4,000.00	500.00
28	12	3	....	85,000.00	5,000.00
29	9	1	....	2,800.00	100.00
30	4	....	1	8,000.00	....
31	10	....	....	9,500.00	1,000.00
32	4	....	....	1,200.00	50.00
33	6	....	....	6,800.00	500.00
34	4	....	....	2,000.00	100.00
35	3	....	....	4,000.00	150.00
36	4	....	....	5,000.00	50.00
37	7	....	....	5,000.00	150.00
	233	9	2	$276,875.80	$12,900.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Atkinson.........	27	31	27	39	10	53	3	52	5	....
2	Auburn...........	52	54	53	60	7	106	....	90	24	....
3	Brentwood.......	55	36	55	42	10	82	5	64	16	....
4	Candia...........	65	74	100	108	10	190	8	148	35	....
5	Chester..........	65	64	76	80	9	133	14	115	40	3
6	Danville.........	45	55	53	54	15	89	3	75	10	....
7	Deerfield.........	110	91	108	112	12	190	18	197	43	....
8	Derry.............	225	207	236	240	54	419	3	285	72	23
9	East Kingston....	37	51	46	50	3	89	4	52	5	....
10	Epping...........	119	107	146	140	27	246	13	184	43	1
11	Exeter...........	327	273	387	261	98	503	47	517	98	....
12	Fremont..........	63	61	69	66	12	120	3	92	......	1
13	Greenland.......	42	55	44	66	4	100	6	87	27	4
14	Hampstead......	78	84	63	82	13	130	2	127	......	....
15	Hampton.........	59	76	74	92	3	148	15	......	30	10
16	Hampton Falls..	47	54	35	40	6	69	....	62	......	1
17	Kensington.......	36	30	41	37	7	71	....	53	15	....
18	Kingston.........	109	108	95	92	27	159	1	136	......	....
19	Londonderry....	129	89	105	93	13	172	13	132	......	9
20	Newcastle........	31	31	35	31	7	59	....	46	......	....
21	Newington.......	25	23	26	21	3	40	4	27	17	....
22	Newmarket......	202	227	239	228	55	364	48	385	50	30
23	Newton..........	89	84	101	90	18	168	5	135	35	5
24	North Hampton.	67	69	63	67	6	119	5	94	18	7
25	Northwood.......	......	......	121	109	31	198	1	159	6	4
26	Nottingham......	65	45	72	63	21	108	6	103	12	....
27	Plaistow.........	85	78	91	82	24	149	....	102	......	....
28	Portsmouth.......	716	725	654	657	116	1,096	99	998	......	....
29	Raymond........	96	93	92	85	14	153	10	144	7	....
30	Rye..............	66	80	75	59	9	116	9	98	35	8
31	Salem............	135	144	127	133	45	209	6	197	......	12
32	Sandown.........	44	43	48	37	6	78	1	......	......	1
33	Seabrook.........	146	148	146	142	23	260	5	261	14	16
34	South Hampton..	37	35	42	36	11	65	2	47	1	....
35	So. Newmarket..	65	55	63	63	13	109	4	88	22	3
36	Stratham.........	61	63	62	65	6	114	7	97	8	1
37	Windham........	56	45	53	49	7	93	2	84	15	....
	Total..........	3,676	3,578	3,923	3,771	755	6,567	372	5,533	703	139

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school not graduates.	Number of teachers from normal school graduates.
1	....	....	6	$26.66	1	3	....	....
2	....	....	9	23.66	4	5	....	....
3	1	$40.00	3	28.00	1	4	....	....
4	....	....	13	26.50	2	6	1	1
5	....	....	9	26.13	1	8	2	....
6	....	....	6	29.83	....	5	....	2
7	1	48.00	18	25.72	3	4	....	....
8	2	28.00	17	31.25	3	10	4	5
9	....	....	6	25.91	1	3	....	1
10	3	86.66	12	30.17	2	7	3	....
11	2	129.63	14	36.73	4	10	1	3
12	1	36.00	4	30.00	....	2	....	1
13	....	....	6	39.00	....	3	1	1
14	....	....	7	30.85	....	6	....	....
15	1	92.92	5	34.00	....	6	....	1
16	....	....	7	30.00	1	3	....	1
17	....	....	5	29.33	1	1	1	3
18	....	....	6	31.32	....	6	....	1
19	2	30.00	9	30.00	....	9	....	....
20	....	....	2	30.00	2	2	1	1
21	....	....	2	45.00	....	2	....	1
22	1	100.00	10	31.73	....	9	3	1
23	....	....	7	32.40	....	5	....	....
24	....	....	7	36.33	....	7	2	5
25	....	....	13	29.00	1	9	....	1
26	1	28.00	11	27.60	2	5	....	....
27	1	34.00	4	30.50	2	3	2	1
28	6	116.66	34	50.60	....	40	....	1
29	1	56.00	9	26.88	1	9	....	....
30	....	....	9	42.00	....	6	5	3
31	....	....	22	28.18	12	9	2	7
32	....	....	6	26.25	2	1	1	....
33	4	40.00	4	28.00	8	....	....	2
34	....	....	5	25.00	2	3	1	1
35	1	40.00	4	36.66	....	5	1	1
36	2	40.00	6	36.00	1	4	4	3
37	1	30.00	7	29.50	2	3	1	....
	31	$57.40	324	$31.26	59	223	36	48

ROCKINGHAM

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Atkinson.....	$816.00	....	$73.98	....	....	....	$18.50	$908.48
2	Auburn	618.00	$200.00	161.66	....	$191.15	....	10.20	1,181.01
3	Brentwood...	576.00	....	168.88	....	303.50	....	....	1,048.38
4	Candia.......	1,439.42	....	275.37	....	166.49	....	157.99	2,039.27
5	Chester......	860.00	400.00	221.44	....	136.16	....	306.94	1,924.54
6	Danville......	718.00	....	127.41	....	150.38	....	4.25	1,000.04
7	Deerfield	1,748.00	150.00	323.32	$342.70	129.55	....	....	2,693.57
8	Derry........	3,660.00	360.00	590.47	....	204.20	....	81.00	4,895.67
9	E. Kingston..	846.00	....	136.49	200.20	59.00	$86.40	....	1,328.09
10	Epping.......	1,352.00	900.00	397.30	6.00	145.00	....	....	2,800.30
11	Exeter	10,176.50	....	863.10	....	....	....	125.39	11,164.99
12	Fremont	830.00	....	158.72	....	....	....	10.30	999.02
13	Greenland...	1,396.00	....	149.33	....	327.58	....	165.00	2,037.91
14	Hampstead..	772.00	....	213.76	39.48	138.42	....	4.40	1,168.06
15	Hampton	2,114.26	....	195.91	600.00	....	....	325.00	3,235.17
16	HamptonF'ls	900.00	....	113.71	....	162.75	....	22.00	1,198.46
17	Kensington..	680.00	....	119.19	....	....	....	....	799.19
18	Kingston	656.00	500.00	258.93	75.60	281.80	....	....	1,772.33
19	Londonderry	2,009.88	100.00	270.61	20.00	244.80	....	....	2,645.29
20	Newcastle ...	400.00	100.00	94.79	....	....	74.06	....	668.85
21	Newington ..	423.97	....	57.54	....	50.80	....	....	532.31
22	Newmarket..	4,000.00	....	536.32	....	404.90	....	147.00	5,088.22
23	Newton......	1,270.00	....	257.56	....	102.00	....	18.25	1,647.81
24	N. Hampton.	1,596.30	150.00	171.25	....	....	87.10	6.41	2,011.06
25	Northwood..	1,148.00	200.00	280.85	81.00	216.21	....	1.50	1,927.56
26	Nottingham..	740.00	....	213.76	453.54	198.00	....	....	1,605.30
27	Plaistow......	952.00	....	226.05	....	207.66	....	....	1,385.71
28	Portsmouth..	29,000.00	....	1,793.33	....	439.90	....	515.71	31,748.94
29	Raymond	1,250.00	....	....	....	115.68	134.32	....	1,500.00
30	Rye	1,600.00	1,300.00	189.06	....	....	....	19.00	3,108.06
31	Salem........	1,020.00	800.00	335.65	....	....	....	....	2,155.65
32	Sandown.....	332.00	150.00	104.96	....	86.60	....	....	673.56
33	Seabrook	1,350.00	150.24	327.43	....	221.92	164.87	....	2,214.46
34	S. Hampton..	500.00	50.00	86.31	....	69.24	....	2.50	708.05
35	S. Newmark't	833.00	500.00	157.55	....	....	....	76.75	1,567.30
36	Stratham	1,915.00	250.00	167.14	....	201.00	....	.. ..	2,533.14
37	Windham....	669.00	200.00	124.67	120.92	54.00	....	1.20	1,169.79
	Total.....	$81,167.33	$6,460.24	$9,943.80	$1,939.44	$5,008.69	$546.75	$2,019.29	$107,085.54

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents and school boards.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	$82.54	$68.94	$826.00	$30.00	$1,007.48	$13.56
2	....	....	135.13	49.10	993.50	85.29	1,263.02	9.02
3	....	....	94.16	86.00	870.60	36.00	1,086.76	9.86
4	....	....	370.80	149.93	1,503.30	75.00	2,099.03	7.94
5	....	....	176.96	165.40	1,411.00	102.50	1,855.86	10.10
6	....	....	46.47	78.09	924.00	30.00	1,078.56	9.36
7	....	....	41.63	103.14	1,791.50	108.04	2,044.31	15.78
8	$1,198.21	....	233.26	560.55	2,914.70	87.66	4,994.38	7.30
9	....	$1,064.16	31.93	58.72	773.10	35.00	1,962.91	8.40
10	....	....	531.42	250.07	2,353.10	140.00	3,274.59	9.10
11	2,000.00	....	748.26	2,317.50	7,137.20	225.00	12,427.96	14.59
12	....	....	90.72	59.03	822.00	30.00	1.001.75	7.23
13	....	19.05	465.67	203.40	1,264.00	45.00	1,997.12	13.34
14	56.00	....	73.44	89.62	1,080.00	37.22	1,336.28	8.06
15	....	....	300.00	832.57	2,434.00	25.00	3,591.57	21.00
16	....	....	98.95	122.78	1,040.00	25.00	1,286.73	15.50
17	....	....	68.49	69.73	726.00	37.00	901.22	10.67
18	....	....	135.38	107.42	1,472.50	75.00	1,790.30	8.36
19	....	....	300.00	603.91	1,934.00	129.50	2,967.41	13.93
20	....	....	38.49	110.08	453.00	25.00	626.57	12.45
21	....	....	72.17	37.68	357.50	13.00	480.35	8.68
22	....	92.50	847.88	391.84	3,756.00	....	5,088.22	10.04
23	....	....	331.41	280.00	1,377.90	60.00	1,970.11	8.27
24	....	....	300.21	235.30	1,349.40	55.00	1,939.91	12.19
25	....	....	388.27	177.51	1,829.00	82.00	2,476.78	8.72
26	....	....	78.35	129.62	1,494.00	65.42	1,767.39	13.09
27	....	....	120.00	32.87	1,208.50	60.00	1,421.37	7.63
28	....	3,234.17	3,411.75	7,979.11	23,592.25	....	38,217.28	21.93
29	....	....	107.53	....	1,330.00	65.00	1,502.53	7.51
30	4,151.12	....	147.25	459.09	1,368.15	70.00	6,195.61	14.15
31	....	....	209.29	442.43	2,383.90	100.00	3,135.62	11.26
32	....	....	35.79	17.10	570.00	20.50	643.39	6.77
33	....	....	410.55	297.54	1,892.67	70.00	2,670.76	7.60
34	....	....	52.53	54.90	570.00	39.00	716.43	8.11
35	....	....	114.93	277.74	1,275.00	60.00	1,727.67	12.39
36	106.75	....	100.00	130.18	905.50	60.50	1,302.93	8.15
37	....	....	102.70	93.00	983.50	70.00	1,249.20	11.24
	$7,512.08	$4,409.88	$10,894.31	$17,042.69	$78,966.77	$2,273.63	$121.099.36	$12.46

STRAFFORD

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Barrington..........	1	12	....	....	4	....	26.00
2	Dover................	1	37	29	1	1	3	36.21
3	Durham.............	1	5	2	....	1	....	30.00
4	Farmington..........	2	17	8	1	5	2	36.11
5	Lee........	1	4	....	....	2	....	25.25
6	Madbury............	1	3	....	....	3	....	30.00
7	Middleton...........	1	2	....	....	1	....	25.00
8	Milton	1	13	6	1	4	1	29.00
9	New Durham........	1	6	....	....	3	....	26.00
10	Rochester............	1	32	20	1	7	4	35.00
11	Rollinsford..........	2	8	4	1	2	....	36.00
12	Somersworth	1	21	17	1	1	1	36.00
13	Strafford............	1	14	....	....	7	2	17.07
	Total.............	15	174	86	6	41	13	29.81

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	13	1	...	...	...
2	19	...	...	$155,000.00	$3,000.00
3	5	1	...	8,000.00	3,000.00
4	16	4	...	30,000.00	800.00
5	7	4	...	2,500.00	80.00
6	3	...	...	2,100.00	25.00
7	4	2	...	300.00	50.00
8	10	...	...	46,600.00	282.00
9	8	...	...	3,700.00	50.00
10	21	2	...	59,033.00	750.00
11	5	...	...	8,000.00	100.00
12	7	...	...	60,000.00	500.00
13	14	...	...	6,000.00	50.00
	132	14	...	$381,233.00	$8,687.00

STRAFFORD

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Barrington.......	135	175	157	117	15	250	9	185	......	4
2	Dover............	903	978	764	705	103	1,191	175	1,088	149	....
3	Durham...........	85	79	82	60	13	127	2	91	14	....
4	Farmington......	221	233	228	230	38	382	38	337	179	....
5	Lee	42	48	60	43	6	88	9	71	12	....
6	Madbury	18	31	22	30	5	45	2	36	15	....
7	Middleton........	28	24	18	18	2	34	....	32	10	....
8	Milton	125	129	138	155	29	223	41	225	70	10
9	New Durham.....	52	41	63	47	12	95	3	67	30	2
10	Rochester........	......	......	599	584	119	1,032	32	888	125	26
11	Rollinsford.......	236	203	149	141	56	229	5	238	28	....
12	Somersworth	505	479	459	446	97	790	18	649	71	....
13	Strafford	94	87	120	123	25	212	6	187	38	....
	Total...........	2,444	2,507	2,859	2,699	520	4,698	340	3,994	747	42

COUNTY.

	TEACHERS.							
	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal school not graduates.	Number of teachers from normal school graduates.
1	....	....	15	$24.00	3	12	....	1
2	3	$123.33	37	43.55	2	40	....	8
3	....	....	8	38.00	1	3	....	2
4	3	57.44	22	32.12	3	16	1	3
5	1	32.00	4	33.33	1	2	1	1
6	....	....	3	25.77	....	3	1	....
7	1	30.00	2	26.00	1	2	....	....
8	3	41.00	11	32.50	1	13	1	1
9	2	25.00	5	23.20	2	6	....	....
10	7	69.89	41	37.95	2	39	....	4
11	1	70.00	8	34.66	1	8	....	....
12	3	133.33	30	41.72	6	23	1	7
13	4	27.50	13	23.99	5	6	....	....
	28	$60.94	199	$32.06	28	173	5	27

STRAFFORD

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Barrington.....	$1,796.00	....	$409.40	....	$311.80	....	....	$2,517.20
2	Dover..........	31,652.44	....	2,018.01	....	2,281.72	....	$296.90	36,249.07
3	Durham........	1,288.00	$700.00	206.87	....	192.52	....	474.14	2,861.53
4	Farmington....	3,216.00	....	664.45	....	....	$380.57	5,443.56	9,704.58
5	Lee.............	706.05	....	138.24	....	158.20	5.56	12.50	1,020.55
6	Madbury.......	100.00	532.00	63.02	$11.40	109.95	....	16.73	833.10
7	Middleton......	400.00	25.00	62.72	20.00	85.37	....	35.00	593.44
8	Milton..........	1,708.00	3,690.00	423.33	2,003.30	222.21	....	174.25	8,221.09
9	New Durham ..	496.00	113.94	153.60	180.00	160.00	....	620.00	1,109.74
10	Rochester......	17,306.24	....	1,493.76	....	1,104.01	....	96.95	20,000.96
11	Rollinsford	2,142.00	1,000.00	390.40	....	317.35	....	....	3,849.75
12	Somersworth ..	17,192.00	....	1.242.59	....	407.95	....	156.76	18,999.30
13	Strafford.......	1,488.00	....	357.12	....	122.40	....	....	1,967.52
	Total........	$79,490.73	$6,060.94	$7,623.51	$2,214.70	$5,473.48	$386.13	$6,678.34	$107,927.83

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	$358.40	$301.90	$1,878.00	....	$2,538.30	$7.95
2	$4,044.31	....	3,771.50	5,736.63	20,782.48	$1,950.00	36,284.92	*20.72
3	....	....	612.40	....	1,206.00	23.40	1,841.80	12.80
4	....	....	629.90	2,075.14	6,263.49	200.00	9,168.53	18.21
5	....	$149.22	63.84	82.26	800.00	65.00	1,160.32	8.56
6	....	77.67	86.95	44.40	5.80	....	789.02	13.57
7	....	....	20.81	12.30	3.48	32.00	413.11	10.00
8	....	12.40	2,904.72	626.44	3,106.78	198.35	8,076.29	12.74
9	....	....	78.94	181.82	940.00	70.00	1,270.76	10.19
10	300.00	....	....	3,885.52	14,196.19	700.00	19,081.71	15.28
11	....	....	448.79	593.95	2,802.00	60.00	3,904.74	11.72
12	....	3,055.76	1,532.56	3,347.72	10,447.22	100.00	18,483.26	15.35
13	....	....	227.80	98.10	1,824.00	85.95	2,235.85	7.90
	$4,344.31	$4,522.65	$10,736.61	$16,986.18	$65,174.16	$3,484.70	$105,248.61	$14.78

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*Including evening schools.

SULLIVAN

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Acworth............	1	8	....	....	8	....	22.28
2	Charlestown.........	1	11	6	1	10	1	29.54
3	Claremont..........	1	25	16	1	6	2	34.72
4	Cornish.............	1	13	....	....	5	2	16.76
5	Croydon............	1	5	....	....	2	2	19.60
6	Goshen	1	5	....	....	3	3	20.40
7	Grantham	1	4	....	....	....	....	18.25
8	Langdon............	1	3	....	....	2	....	28.33
9	Lempster...........	1	5	....	....	1	....	24.40
10	Newport............	1	14	6	1	3	....	22.28
11	Plainfield...........	1	12	1	....	4	2	25.25
12	Springfield	1	8	....	....	3	2	15.00
13	Sunapee	1	8	3	1	5	....	30.75
14	Unity	1	7	....	....	3	1	24.57
15	Washington	1	7	....	1	3	2	21.00
	Total......	15	135	32	5	58	17	23.54

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	12	....	....	$4,800.00	$200.00
2	11	7	....	4,000.00	200.00
3	23	1	1	52,000.00	800.00
4	16	3	....	5,000.00	75.00
5	5	1	....	2,000.00	200.00
6	5	....	....	1,200.00	150.00
7	4	....	....	835.00	80.00
8	5	....	....	2,500.00	75.00
9	8	2	....	3,000.00	100.00
10	13	1	....	9,000.00	800.00
11	14	1	....	5,000.00	250.00
12	10	....	....	....	....
13	10	2	1	3,540.00	167.00
14	7	....	....	2,800.00	125.00
15	9	....	....	3,000.00	50.00
	152	18	2	$98,675.00	$3,252.00

SULLIVAN

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls								
1	Acworth..........	49	43	78	61	14	110	15	96	63	2
2	Charlestown.....	121	82	147	104	9	218	24	......	......	....
3	Claremont.......	513	518	460	448	63	763	82	665	140	80
4	Cornish...........	45	46	78	79	8	137	12	138	32	....
5	Croydon	47	24	54	31	5	69	11	81	12	1
6	Goshen...........	27	20	37	23	6	49	5	42	22	....
7	Grantham........	40	35	36	35	7	58	6	56	9	2
8	Langdon.........	28	32	34	23	1	48	8	37	40	....
9	Lempster	39	42	48	49	6	82	9	70	11	....
10	Newport	301	273	264	241	31	439	35	379	65	20
11	Plainfield	97	85	117	168	14	256	15	153	65	3
12	Springfield.......	49	53	60	49	13	89	7	90	......	3
13	Sunapee..........	65	52	83	85	18	134	16	119	63	....
14	Unity	55	57	55	56	14	89	8	79	13	1
15	Washington	36	36	51	45	8	86	2	......	30	. ...
	Total..........	1,511	1,418	1,602	1,497	217	2,627	255	2,005	565	112

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools, not graduates.	Number of teachers from normal school graduates.
1	3	$33.32	8	$25.36	5	5	....	1
2	2	63.00	15	36.33	2	11	....	4
3	2	119.50	39	42.00	7	20	1	7
4	2	20.00	13	20.00	2	5	....	....
5	1	42.00	8	24.43	2	2	2	....
6	....	....	9	15.00	2	1	....	....
7	....	....	6	21.50	3	1	....	....
8	2	32.00	4	28.66	2	3	....	....
9	....	....	6	21.00	2	3	....	....
10	2	83.33	22	27.26	1	15	....	1
11	1	30.00	17	20.70	4	7	2	....
12	....	....	9	16.21	4	3	....	....
13	....	....	9	21.70	....	8	....	....
14	1	26.00	7	26.00	2	3	....	....
15	1	36.00	7	22.00	1	5	....	....
	17	$48.51	179	$24.54	39	92	5	13

SULLIVAN

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds.	Dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Acworth	$1,143.48	....	$212.32	....	$65.12	....	$24.94	$1,445.86
2	Charlestown.	2,800.00	....	364.80	$20.00	168.20	....	47.12	3,400.12
3	Claremont ...	11,750.00	....	1,223.41	600.00	500.00	....	99.00	14,172.41
4	Cornish	860.00	$881.65	194.54	18.80	158.64	....	90.00	2,203.63
5	Croydon	364.00	50.00	132.89	64.09	80.85	....	....	691.83
6	Goshen	325.30	200.00	95.90	....	59.05	....	....	680.25
7	Grantham ...	288.00	69.70	123.30	8.00	10.34	....	....	499.34
8	Langdon	600.00	....	75.35	....	64.80	....	7.75	747.90
9	Lempster	372.00	150.00	135.63	92.38	53.40	....	....	803.41
10	Newport.....	5,888.00	....	691.85	....	244.78	....	131.85	6,956.48
11	Plainfield	1,028.00	550.00	302.77	80.62	158.77	$28.46	40.40	2,189.02
12	Springfield...	604.00	....	148.48	....	....	....	10.00	762.48
13	Sunapee......	644.00	1,000.00	228.79	....	208.80	....	16.47	2,098.06
14	Unity	746.43	....	150.70	230.36	74.27	....	17.28	1,219.04
15	Washington.	784.00	....	141.11	40.00	118.11	....	5.25	1,088.47
	Total......	$28,097.21	$2,901.35	$4,221.84	$1,154.25	$1,965.13	$28.46	$490.06	$38,858.30

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Amount paid to superintendents and school boards.	Total expended.	Average cost of miscellaneous and salaries per scholar.
1	....	....	....	$382.51	$1,204.30	$100.00	$1,686.81	$11.40
2	....	....	$109.14	679.26	2,816.85	100.00	3,705.25	10.76
3	$800.00	....	1,600.00	2,495.57	8,651.00	....	13,546.57	12.28
4	....	$415.87	213.45	130.53	1,128.00	75.00	1,962.85	8.49
5	....	....	12.02	119.39	553.50	36.00	820.91	8.34
6	....	....	45.00	7.40	558.13	32.00	642.53	14.94
7	....	....	27.68	123.49	322.50	20.00	493.67	6.57
8	....	....	132.05	50.37	647.50	22.75	852.67	12.24
9	....	....	96.51	88.07	636.10	60.00	880.68	7.54
10	....	....	1,945.36	813.06	4,415.77	65.00	7,239.19	10.48
11	....	....	177.28	132.43	1,638.70	100.00	2,048.41	9.10
12	56.00	....	138.87	83.20	477.55	47.47	803.09	5.14
13	500.00	....	384.13	149.22	1,320.00	65.00	2,418.35	10.39
14	....	....	201.46	69.92	866.92	36.00	1,174.30	8.44
15	....	....	213.15	302.13	700.00	60.00	1,275.28	11.00
	$1,356.00	$415.87	$5,296.10	$5,626.55	$25,936.82	$819.22	$39,450.56	$10.18

TABLE II.

This table contains,—

1. Length in weeks of longest school.
2. Length in weeks of shortest shoool.
3. Largest number of scholars in any school.
4. Smallest number of scholars in any school.
5. Rate per cent. of school assessment upon the invoiced valuation, expressed decimally. Many have failed to report this item; others have evidently reported it incorrectly.
6. Districts under special acts.
7. Number of scholars attending private schools.
8. Number of scholars not absent during year.

BELKNAP COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Alton..........	28	20	42	8	.0027	....	....	57
2	Barnstead.....	10	8	54	6	.0020	....	....	29
3	Belmont.......	28	17	52	6	.0033	....	....	11
4	Centre Harbor	31	24	29	10	.0022	....	....	2
5	Gilford.........	11	8	26	8	.0035	....	....	11
6	Gilmanton.....	22	22	23	5	.0021	....	....	59
7	Laconia	38	21	....	....	.0038	....	140	56
8	Meredith.......	33	19	152	115	.0026	1	....	68
9	New Hampton	25	22	43	5	.0039	....	....	1
10	Sanbornton ...	14	9	36	5	.0052	....	....	16
11	Tilton..........	37	30	229	85	.0025	1	....	10
	Total........					.0030	2	140	320

CARROLL COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Albany.........	21	....	20	13	....	....	....	12
2	Bartlett........	12	7	170	17	.0014	1	....	24
3	Brookfield.....	18	18	30	13	....	....	....	20
4	Chatham.......	23	20	32	8	....	....	....	5
5	Conway........	30	9	66	8	.0088	....	....	49
6	Eaton..........	16	15	25	5	.0049	....	....	9
7	Effingham......	38	12	27	10	.0039	....	....	....
8	Freedom.......	31	25	45	7	....	....	....	....
9	Jackson........	24	11	55	10	.0014	....	....	5
10	Madison........	22	14	21	8	.0065	....	....	4
11	Moultonboro'..	23	21	30	17	.0028	....	10	46
12	Ossipee........	24	16	56	7	.0032	....	25	2
13	Sandwich......	22	22	31	7	.0027	....	8	26
14	Tamworth	22	11	34	5	.0044	....	4	9
15	Tuftonborough	13	8	37	4	.0022	....	2	12
16	Wakefield......	16	9	124	8	.0029	....	....	14
17	Wolfeborough.	33	32	....	....	.0037	....	....	....
	Total........					.0028	1	49	237

CHESHIRE COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Alstead........	30	14	28	3	.0039	....	....	4
2	Chesterfield...	30	28	38	15	.0017	....	....	7
3	Dublin.........	30	3	36	5	.0014	....	....	....
4	Fitzwilliam....	28	20	93	14	.0023	....	....	25
5	Gilsum.........	29	15	83	6	.0033	....	....	2
6	Harrisville....	12	5	86	17	.0026	....	....	7
7	Hinsdale	34	32	94	5	.0040	....	....	6
8	Jaffrey.........	30	10	185	6	.0046	1	....	7
9	Keene	38	14	115	4	.0085	1	150	48
10	Marlborough..	33	33	....	....	.0022	....	12	18
11	Marlow........	....	....	39	7	.0030	....	....	11
12	Nelson.........	12	6	18	4	.0022	....	....	9
13	Richmond	25	23	27	5	.0037	....	....	6
14	Rindge	24	18	30	8	....	....	....	43
15	Roxbury	10	8	20	11	.0018	....	....	8
16	Stoddard......	24	23	28	11	.0023	....	....	2
17	Sullivan........	27	26	44	15	.0043	....	....	6
18	Surry	13	6	23	5	....	....	....	1
19	Swanzey.......	30	26	125	16	....	....	....	....
20	Troy....	30	20	70	9	.0018	....	9	8
21	Walpole.......	34	30	....	....	.0023	1	....	9
22	Westmoreland	10	10	38	13	.0039	....	1	9
23	Winchester....	36	18	67	6	.0035	....	2	21
	Total.......					.0031	3	174	257

COÖS COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Berlin..........	36	36	....	....	.0035	....	700	....
2	Carroll.........	30	18	52	7	....	....	....	15
3	Clarksville	21	9	24	13	.0022	....	6	1
4	Colebrook.....	34	10	....	5	.0016	1	6	9
5	Columbia......	29	19	21	5	.0052	....	....	19
6	Dalton.........	30	19	35	8	.0039	....	....	2
7	Dummer.......	22	12	25	5	.0032	....	2	8
8	Errol...........	10	6	17	8	.0012	....	....	6
9	Gorham	33	33	....	....	.0051	....	....	2
10	Jefferson.......	22	17	47	7	.0050	....	42	16
11	Lancaster......	35	28	133	11	.0018	1	2	60
12	Milan..........	12	8	30	18	.0037	....	....	28
13	Northumberl'd	28	8	171	9	.0030	....	6	120
14	Pittsburg......	27	7	36	5	.0011	....	2	4
15	Randolph......	11	10	12	5	.0063	....	....	1
16	Shelburne	20	....	22	7	.0033	....	....	2
17	Stark	26	10	31	6	.0029	....	2	3
18	Stewartstown.	26	8	81	5	.0024	1	....	15
19	Stratford......	32	17	65	4	.0024	....	....	23
20	Whitefield.....	37	26	421	128	.0031	1	25	14
21	Wentworth's [Location.	....	....	....	....	.0067	....	....	1
	Total........					.0033	4	793	349

GRAFTON COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Alexandria	23	15	29	8	.0034	....	....	32
2	Ashland	12	9	92	16	....	1	....	....
3	Bath	32	19	74	4	.0018	....	....	43
4	Benton	32	6	15	2	....	....	....	....
5	Bethlehem	33	18	205	109	.0050	1	....	14
6	Bridgewater	18	7	19	6	.0022	....	....	46
7	Bristol	36	7	193	76	.0036	1	....	6
8	Campton	21	21	32	7	.0035	....	....	27
9	Canaan	30	8	39	7	....	1	....	95
10	Dorchester	18	8	32	6	.0026	....	13	13
11	Easton	26	23	26	10	.0030	....	....	....
12	Ellsworth	15	10	24	....	....	....	....	....
13	Enfield	11	9	31	7	.0049	1	....	11
14	Franconia	36	32	46	18	.0030	....	....	10
15	Grafton	22	9	33	7	.0023	....	....	22
16	Groton	20	12	39	6	.0029	....	....	12
17	Hanover	12	8	25	6	.0050	1	....	33
18	Haverhill	36	30	188	9	....	1	....	30
19	Hebron	22	16	30	26	.0020	....	....	6
20	Holderness	20	20	38	5	.0031	....	6	14
21	Landaff	12	8	25	4	.0045	....	....	6
22	Lebanon	36	19	83	6	.0018	2	73	8
23	Lincoln	10	7	34	25	.0023	....	....	3
24	Lisbon	12	8	306	6	.0066	2	....	56
25	Littleton	38	23	498	6	.0028	1	....	27
26	Lyman	25	21	28	16	.0021	....	....	18
27	Lyme	28	10	67	9	.0020	....	....	10
28	Monroe	11	6	44	7	....	....	....	....
29	Orange	16	9	17	3	.0030	....	....	20
30	Orford	15	9	30	7	.0038	....	....	13
31	Piermont	25	18	36	5	.0016	....	....	11
32	Plymouth	38	36	253	15	.0064	....	....	12
33	Rumney	12	4	33	4	.0017	....	....	14
34	Thornton	18	12	26	6	.0045	....	....	17
35	Warren	30	12	68	7	.0031	....	....	14
36	Waterville	....	....	....	....	....	....	....	....
37	Wentworth	27	21	33	7	.0040	....	....	7
38	Woodstock	25	16	53	3	....	....	2	4
	Total					.0025	12	94	654

HILLSBOROUGH COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during during the year.
1	Amherst	12	9	40	9	.0040	....	4	4
2	Antrim	36	25	130	7	.0047	....	....	3
3	Bedford	30	26	35	11	.0041	....	4	6
4	Bennington	36	24	103	....	.0060	....	....	7
5	Brookline	30	27	42	12	.0034	....	....	2
6	Deering	22	20	30	8	.0027	....	....	11
7	Francestown	30	23	42	6	.0025	....	....	3
8	Goffstown	32	24	172	3	.0023	1	8	24
9	Greenfield	29	12	72	8	.0040	....	....	5
10	Greenville	36	12	69	6	....	....	150	1
11	Hancock	20	18	37	10	.0043	....	12	10
12	Hillsborough	36	7	56	4	.0043	1	....	6
13	Hollis	35	18	58	10	.0026	....	....	12
14	Hudson	30	26	43	12	.0030	....	....	5
15	Litchfield	34	34	30	13	.0032	....	5	2
16	Lyndeboro	14	5	35	4	.0032	....	....	7
17	Manchester	34	34	....	....	.0022	....	4,000	75
18	Mason	36	34	29	4	....	....	....	5
19	Merrimack	11	9	34	2	.0034	....	21	3
20	Milford	36	33	442	8	.0039	....	....	20
21	Mont Vernon	11	5	24	5	.0027	....	....	2
22	Nashua	36	36	60	6	.0016	....	....	....
23	New Boston	30	29	26	9	.0023	....	....	4
24	New Ipswich	33	22	29	4	.0035	....	10	3
25	Pelham	12	12	41	21	.0031	....	....	7
26	Peterborough	32	15	72	12	.0033	....	....	9
27	Sharon	20	15	19	6	.0025	....	....	2
28	Temple	23	12	18	4	.0030	....	....	9
29	Weare	30	16	50	6	.0045	....	9	15
30	Wilton	36	10	63	6	.0038	....	80	6
31	Windsor	10	5	5	2	.0021	....	....	3
	Total					.0031	2	4,303	271

MERRIMACK COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Allenstown....	36	36	....	....	....	....	....	....
2	Andover	12	5	29	2	....	....	....	23
3	Boscawen.....	12	10	165	8	.0020	1	....	7
4	Bow	15	11	29	5	....	....	....	10
5	Bradford......	33	20	34	3	.0024	1	....	8
6	Canterbury ...	36	9	37	6	.0021	....	2	7
7	Chichester....	8	8	32	7	....	....	2	3
8	Concord.......	37	9	....	7	....	3	....	....
9	Danbury.......	18	17	32	4	.0030	....	28	7
10	Dunbarton ...	32	30	45	15	.0026	....	6	5
11	Epsom........	31	25	30	10	.0033	....	....	....
12	Franklin......	36	33	511	8	....	....	....	6
13	Henniker	29	20	57	3	.0039	....	....	15
14	Hill............	27	26	34	15	.0060	....	....	8
15	Hooksett......	33	12	56	11	.0029	....	....	19
16	Hopkinton	27	12	28	10	.0028	....	....	8
17	Loudon........	16	8	33	5	.0023	....	....	17
18	Newbury......	26	12	30	2	.0020	....	....	11
19	New London..	27	9	33	5	.0025	....	7	1
20	Northfield.....	21	20	28	6	.0015	....	....	11
21	Pembroke	33	33	....	....	.0022	....	....	....
22	Pittsfield	36	22	214	4	.0050	....	....	12
23	Salisbury......	10	8	38	11	.0030	....	....	20
24	Sutton.........	9	6	40	4	.0020	....	....	16
25	Warner	39	26	45	5	.0028	1	....	8
26	Webster	26	23	16	4	.0028	....	....	5
27	Wilmot........	24	22	32	7	.0049	....	17	7
	Total					.0022	6	62	234

ROCKINGHAM COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Atkinson......	32	31	22	6	.0027	....	15	1
2	Auburn........	24	24	33	6	.0024	....	....	27
3	Brentwood....	28	28	....	....	....	....	....	3
4	Candia	25	20	34	8	.0041	....	....	12
5	Chester	27	27	30	12	.0023	....	2	18
6	Danville.......	31	31	45	9	.0035	....	....	6
7	Deerfield......	25	20	40	8	.0028	....	2	15
8	Derry	31	14	195	7	.0018	2	....	7
9	East Kingston	30	29	39	14	.0016	....	....	3
10	Epping........	31	22	71	10	.0031	....	....	3
11	Exeter	36	20	67	4	.0034	....	194	21
12	Fremont.......	17	11	51	15	.0032	....	10	6
13	Greenland	36	34	43	24	.0040	....	....	4
14	Hampstead....	20	20	41	8	....	....	....	12
15	Hampton......	....	....	....	....	....	....	....	....
16	HamptonFalls	35	34	32	14	.0031	....	11	4
17	Kensington...	33	33	33	22	.0025	....	10	2
18	Kingston......	33	29	42	17	.0020	....	....	16
19	Londonderry.	32	29	33	9	.0025	....	....	9
20	Newcastle	30	30	34	29	....	....	....	18
21	Newington....	33	33	45	45	.0019	....	3	....
22	Newmarket...	36	20	467	....	.0033	....	45	16
23	Newton	35	32	61	21	.0033	....	9	118
24	No. Hampton.	37	37	77	53	.0030	....	4	6
25	Northwood ...	34	16	75	10	.0023	....	50	2
26	Nottingham...	23	23	31	4	.0048	....	....	14
27	Plaistow.......	36	36	69	20	.0021	....	2	....
28	Portsmouth ...	36	36	....	....	.0042	....	....	65
29	Raymond	10	8	75	3	.0034	....	40	19
30	Rye	12	9	42	21	.0051	....	....	2
31	Salem	30	30	50	7	.0030	....	....	10
32	Sandown......	23	21	32	9	....	....	....	4
33	Seabrook......	28	28	118	18	.0053	....	....	28
34	S. Hampton...	30	30	77	77	.0022	....	....	4
35	S.Newmarket.	34	32	48	30	.0035	....	10	7
36	Stratham......	34	34	43	17	....	....	....	....
37	Windham......	29	18	29	10	.0024	....	....	10
	Total......					.0026	2	407	492

STRAFFORD COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Barrington....	26	26	35	10	.0033	....	....	10
2	Dover.........	38	36	....	....	.0035	....	600	78
3	Durham.......	30	30	53	12	.0040	....	....	4
4	Farmington ..	41	24	431	130	.0021	1	....	9
5	Lee............	32	12	55	7	.0024	....	....	3
6	Madbury......	10	10	23	6	.0023	....	....	17
7	Middleton	26	24	24	14	.0039	....	1	1
8	Milton.........	30	28	37	7	.0023	....	12	68
9	New Durham..	26	26	25	11	.0021	....	....	13
10	Rochester	35	34	114	6	.0047	....	233	61
11	Rollinsford....	36	36	....	....	.0026	1	6	....
12	Somersworth.	36	36	....	....	....	....	300	28
13	Strafford......	22	9	31	5	.0031	....	....	20
	Total......					.0030	2	1,152	312

SULLIVAN COUNTY.

	TOWNS.	Longest school in town: weeks.	Shortest school in town: weeks.	Largest number of scholars in any school.	Smallest number of scholars in any school.	Rate of school assessment.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.
1	Acworth	29	9	37	6	.0021	....	....	....
2	Charlestown	35	9	35	7	.0033	....	....	13
3	Claremont	39	30	....	....	.0034	....	250	96
4	Cornish	25	9	32	4	.0017	....	1	17
5	Croydon	10	5	34	5	.0017	....	....	....
6	Goshen	12	8	19	6	.0040	....	....	20
7	Grantham	19	18	22	14	....	....	....	13
8	Langdon	29	28	41	10	.0024	....	....	....
9	Lempster	25	23	33	14	.0021	....	....	5
10	Newport	36	21	....	....	.0040	....	....	15
11	Plainfield	26	20	35	5	.0029	....	....	32
12	Springfield	18	7	29	2	.0025	....	....	9
13	Sunapee	33	30	33	7	.0026	....	....	4
14	Unity	28	19	30	5	....	....	....	34
15	Washington	21	19	34	4	....	....	....	....
	Total					.0021		251	258

TABLE No. III.

STATISTICAL SUMMARY BY COUNTIES.

TABLE

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
	TOWNS.			
1	Towns having organized schools	11	17	23
	DISTRICTS.			
2	Districts	13	18	25
3	Districts under special acts	2	1	2
	SCHOOLS.			
4	Different public schools	136	151	190
5	Graded schools	41	21	68
6	High schools	4	2	6
7	Schools averaging twelve scholars or less	62	39	49
8	Schools averaging six scholars or less	13	15	17
9	Average length of schools in weeks of five days	26.12	20.68	20.76
	SCHOLARS.			
10	Boys attending school two weeks or more	1,725	1,654	2,964
11	Girls attending school two weeks or more	1,654	1,732	2,856
12	Number of scholars under six years	214	246	390
13	Number of scholars between six and sixteen	2,953	2,916	5,004
14	Number of scholars over sixteen years	212	224	426
15	Average attendance of all the scholars	2,455	2,447	3,196
16	Average attendance to each school	18.51	16.25	16.82
17	Ratio of average attendance to the whole number	.726	.722	.549
18	Number reported attending private schools	140	49	174
19	Number reported between five and fifteen attending no school	28	16	133
20	Whole number reported under ten, eleven, eighteen, and nineteen	3,547	3,451	6,127
21	Selectmen's enumeration between five and fifteen years, Boys	1,510	1,273	2,218
	Girls	1,409	1,333	2,173
22	Number not absent during year	320	237	257
23	Number pursuing higher branches	356	328	748
	TEACHERS.			
24	Male teachers	19	38	16
25	Female teachers	164	172	262
26	Average wages of male teachers	$45.25	$31.60	$54.30
27	Average wages of female teachers	$25.98	$23.51	$28.77
28	Teaching first time	32	35	55
29	Teaching same school more than one term	113	84	170
30	Number who attended normal schools not graduates	18	3	37
31	Number of graduates from normal schools	18	13	37
32	Towns employing teachers from normal schools	9	9	21
	SCHOOLHOUSES.			
33	Number of schoolhouses	123	154	198
34	Unfit for use	11	25	24

No. III.

BY COUNTIES.

	Coös.	Grafton.	Hillsborough.	Merrimack.	Rockingham.	Strafford.	Sullivan.
1	21	38	31	27	37	13	15
2	25	49	33	33	39	15	15
3	4	11	2	6	2	2	....
4	178	323	393	283	259	174	135
5	40	58	191	85	86	86	32
6	5	9	12	5	11	6	5
7	55	99	98	88	51	41	58
8	17	36	25	34	9	13	17
9	22.85	23.19	27.18	26.44	28.98	29.81	23.54
10	2,403	3,891	7,015	3,967	3,923	2,859	1,602
11	2,350	3,737	6,195	3,943	3,771	2,699	1,497
12	308	394	939	712	755	520	217
13	4,093	6,566	10,434	6,639	6,567	4,698	2,627
14	352	668	1,837	559	372	340	255
15	3,296	4,908	8,768	5,426	5,533	3,994	2,005
16	18.51	15.19	22.31	19.17	21.36	22.84	14.85
17	.693	.643	.663	.685	.718	.718	.646
18	793	94	4,303	62	407	1,152	251
19	355	58	325	82	139	42	112
20	5,901	7,780	17,836	8,054	8,250	6,752	3,462
	2,244	2,539	2,905	2,506	3,676	2,444	1,511
21	2,304	2,443	3,779	2,449	3,578	2,507	1,418
22	349	654	271	234	492	312	258
23	470	1,044	1,248	1,009	703	747	565
24	15	41	42	33	31	28	17
25	236	464	514	393	324	199	179
26	$50.95	$46.43	$60.46	$42.00	$57.40	$60.94	$48.51
27	$24.78	$24.68	$30.19	$27.87	$31.26	$32.06	$24.54
28	27	86	67	53	59	28	39
29	103	212	332	235	223	173	92
30	21	59	49	36	36	5	5
31	29	35	51	39	48	27	13
32	12	26	18	18	28	9	6
33	151	307	276	272	233	132	152
34	9	24	16	18	9	14	18

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
35	Built during year	....	4	1
36	Estimated value of buildings, sites, and furniture	$130,526.00	$67,950.00	$236,775.00
37	Estimated value of apparatus	2,330.00	1,399.00	5,818.00
	REVENUE.			
38	Town taxes	30,064.56	19,576.73	45,401.12
39	District taxes	4,593.00	7,982.96	16,531.00
40	Literary fund	4,271.95	4,632.12	7,333.83
41	Local funds	419.49	1,634.95	1,269.52
42	Railroad tax	265.05	....	118.31
43	Dog tax	2,554.69	2,112.17	4,236.57
44	Contributed	507.92	540.54	1,295.22
45	Entire amount of revenue	42,676.66	36,479.47	76,185.57
	EXPENDITURES.			
46	New buildings	....	2,139.17	3,039.32
47	Paid for interest or to cancel debt	2,488.38	1,547.96	4,322.82
48	Permanent repairs	5,554.84	4,551.39	8,483.27
49	Miscellaneous expenses, fuel, care, etc	6,844.56	3,790.26	13,920.11
50	Teachers' salaries	33,306.50	22,333.10	47,077.04
51	Superintendence	1,335.20	1,435.06	2,199.58
52	Total expended	49,529.48	35,796.94	79,042.14
53	Average cost per scholar for miscellaneous expenses and salaries of teachers.	11.88	7.70	10.46

BY COUNTIES.—*Continued.*

	Coös.	Grafton.	Hillsborough.	Merrimack.	Rockingham.	Strafford.	Sullivan.
35	7	4	3	4	2	....	2
36	$113,368.41	$205,023.00	$952,075.00	$512,731.00	$276,875.80	$381,233.00	$98,675.00
37	3,795.00	6,674.78	52,806.50	13,930.00	12,900.00	8,687.00	3,252.00
38	27,669.33	46,693.90	156,337.90	69,917.51	81,167.33	79,490.73	28,097.21
39	6,310.00	28,194.14	28,050.50	37,676.00	6,460.24	6,060.94	2,901.35
40	6,530.46	10,152.18	17,699.49	11,011.07	9,943.80	7,623.51	4,221.84
41	1,902.32	983.47	3,015.95	219.07	1,939.44	2,214.70	1,154.25
42	720.28	1,026.00	276.68	29.52	546.75	386.13	28.46
43	1,758.56	3,720.73	6,388.42	5,369.95	5,008.69	5,473.48	1,965.13
44	1,710.08	4,424.04	2,127.28	2,581.71	2,019.29	6,678.34	490.06
45	46,601.03	95,194.46	213,896.22	126,804.83	107,085.54	107,927.83	38,858.30
46	13,065.99	3,090.37	23,018.88	2,800.25	7,512.08	4,344.31	1,356.00
47	50.21	4,478.91	1,516.83	14,599.16	4,409.88	4,522.65	415.87
48	6,194.56	11,049.99	25,342.20	15,221.27	10,894.31	10,736.61	5,296.10
49	5,369.12	11,515.23	29,873.31	23,199.55	17,042.69	16,986.18	5,626.55
50	31,885.34	59,006.06	154,829.23	79,970.33	78,966.77	65,174.16	25,936.82
51	1,133.67	2,910.00	6,440.98	2,427.41	2,273.63	3,484.70	819.22
52	57,698.89	92,050.56	241,021.43	138,217.97	121,099.36	105,248.61	39,450.56
53	7.84	9.24	13.91	12.92	12.46	14.78	10.18

STATE SUMMARY AND COMPARATIVE TABULAR VIEW.

		1894	1893	Increase.	Decrease.
	TOWNS.				
1	Towns having organized schools	233	232	1	....
	DISTRICTS.				
2	Districts	265	266	....	1
3	Districts under special acts	32	31	1	....
	SCHOOLS.				
4	Different public schools	2,222	2,200	22	....
5	Graded schools	708	674	34	....
6	Town and district high scho'ls	65	65	....	....
7	Schools averaging twelve scholars or less	640	604	36	....
8	Schools averaging six scholars or less	196	162	34	....
9	Average length of schools in weeks of five days	24.95	26.04	....	1.09
	SCHOLARS.				
10	Boys attending school two weeks or more	32,003	31,736	257	....
11	Girls attending school two weeks or more	30,434	29,967	487	....
12	Number of scholars under six years	4,695	4,665	30	....
13	Number of scholars between six and sixteen	52,497	51,457	1,050	....
14	Number of scholars over sixteen	5,245	5,581	....	636
15	Average attendance of all the scholars	42,030	42,889	....	859
16	Average attendance to each school	18.91	19.27	....	.36
17	Ratio of average attendance to the whole number	6.73	7.02	....	.029
18	Number reported attending private schools	7,425	8,254	....	829
19	Number reported between five and fifteen not attending any school	1,290	1,484	....	194
20	Whole number reported under 10, 11, 18, 19	71,160	71,441	....	281
21	Selectmen's enumeration between five and fifteen — Boys	22,826	19,474	....	....
	Girls	23,393	18,968	....	....
22	Number not absent during the year	3,384	4,593	....	1,209
23	Number pursuing higher branches	7,218	7,165	53	....
	TEACHERS.				
24	Male teachers	280	283	....	3
25	Female teachers	2,907	2,842	65	....
26	Average wages of male teachers per month	$49.78	$48.83	$0.95	....
27	Average wages of female teachers per month	$27.36	$27.00	$0.36	....

* Defective.

STATE SUMMARY.—*Continued.*

		1894	1893	Increase.	Decrease.
	TEACHERS.—*Continued.*				
28	Teaching the first time......	481	464	17	....
29	Teaching the same school two or more successive terms	1,737	1,682	55	....
30	Teachers from normal schools, not graduates....	269	....	....	....
31	Teachers from normal schools, graduates.........	310	....	....	....
32	Towns employing teachers from normal schools.......	156	147	9	....
	SCHOOLHOUSES.				
33	Number of schoolhouses....	1,998	2,047	....	49
34	Unfit for use.................	168	216	....	48
35	Built during year...........	27	31	....	4
36	Estimated value of buildings, sites and furniture...	$2,975,232.21	$2,991,229.00	....	$15,996.79
37	Estim't'd value of apparatus	111,592.28	90,177.40	$21,414.88	....
	REVENUE.				
38	Town taxes..................	584,416.32	560,321.64	24,095.68	....
39	District taxes...............	144,760.13	140,746.28	4,013.85	....
40	Literary fund from state....	83,420.25	76,954.44	6,465.81	....
41	Local funds..................	14,753.16	16,730.11	....	1,976.95
42	Railroad tax.................	3,397.18	2,181.74	1,215.44	....
43	Dog tax........	38,588.39	32,303.78	6,284.61	....
44	Contributed in board, fuel, and money.................	22,374.48	31,021.02	....	8,646.54
45	Entire amount of revenue...	891,709.91	860,259.01	31,450.90	....
	EXPENDITURES.				
46	New buildings................	60,366.37	55,713.95	4,652.42	....
47	Paid for interest or to cancel debt........	38,352.67	39,990.85	....	1,638.18
48	Permanent repairs..........	103,324.54	45,336.72	56,987.84	....
49	Miscellaneous expenses.....	134,167.56	146,164.81	....	11,997.25
50	Teachers' salaries...........	598,485.35	554,243.45	44,241.90	....
51	Superintendence............	24,459.45	25,327.35	....	867.90
52	Total expended.............	959,155.94	866,777.13	92,378.81	....
53	Average cost per scholar miscellaneous and teachers' salaries...............	11.72	11.35	.37	....
54	Average cost per scholar of average attendance....	17.43	16.33	1.10	....
55	Average cost per scholar for entire sum expended..	15.37	14.04	1.33	....
56	Average cost per scholar of average attendance for entire sum expended......	22.82	20.20	2.62	....
57	Average cost per scholar for miscellaneous salaries and 6 per cent. interest on buildings and apparatus..	14.72	14.29	.43	....
58	Average cost per scholar of average attendance on same items................	21.86	20.64	1.22	....

TABLE IV.

The information contained in the following table has been derived from answers to a circular sent to the various towns in the state. Its purpose is to give, in one view, some idea of the resources of the state for a higher education than that given in the common schools.

The public and private schools are given in separate tables.

It is to be regretted that some schools have failed to report for the past year, and it has been deemed advisable to leave out all private schools from the following table which have not reported. It will also be noticed that thirteen high schools have been omitted.

TABLE

SCHOOLS OF A HIGHER GRADE

	NAME.	PLACE.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	High school	Amherst	1854	1	......	10
2	High school	Antrim	......	1	......	7
3	High school	Berlin	1884	1	1	19
4	High and graded school.	*Bethlehem	1883	1	4	31
5	High school	Bristol	1864	1	......	8
6	High school	*Canaan	1893	......	4	36
7	High school	Concord	1856	1	5	98
8	High school	Charlestown	1873	1	......	12
9	Stevens' High School	Claremont	1868	1	5	52
10	High school	Dover	1853	3	5	68
11	High school	Epping	1883	1	1	28
12	High school	Exeter	1848	1	1	50
13	High school	Franklin Falls	1872	1	2	44
14	High school	Goffstown	1876	1	1	13
15	High school	Gorham	1885	1	1	31
16	High school	Greenland	1826	......	1	11
17	High school	Hampstead	1872	1	......	9
18	High school	Hanover	1877	1	4	12
19	High school	Henniker	1836	1	1	17
20	High school	Hillsborough	1883	1	......	6
21	High school	Hinsdale	1878	1	2	18
22	High school	Hollis	1878	1	......	9
23	Conant High School	East Jaffrey	1870	......	1	4
24	High school	Jefferson Hill	1891	......	1	6
25	High school	Keene	1867	3	2	67
26	High school	Laconia	1875	2	2	49
27	High school	*Lebanon	1874	1	9	139
28	High school	Lisbon	......	1	6	107
29	High school	*Littleton	1866	1	5	213
30	High school	Manchester	1845	3	6	126
31	High school	Marlborough	......	......	1	3
32	High school	Meredith	1873	1	......	18
33	High school	Milford	1854	1	2	36
34	Nute High School	Milton	1891	1	2	20
35	High school	Nashua	1853	3	4	89
36	High school	New Boston	1889	......	1	4
37	High school	Newmarket	1874	1	......	15
38	High school	Newport	1874	1	2	23
39	High school	Peterborough	1871	......	3	26
40	High school	Pittsfield	1889	1	1	24
41	High school	†Plymouth	1871	4	8	......
42	High school	Portsmouth	1873	2	4	85
43	High school	Rochester	1861	3	1	49
44	High school	Somersworth	......	1	2	25
45	High school	Sunapee	1886	......	1	12
46	High school	Walpole	1854	1	1	7
47	Simonds High School	Warner	1871	1	1	21
48	High school	Whitefield	1886	1	......	12
49	High school	Wilton	1887	1	......	11
50	High school	Winchester	1878	1	1	16
51	Brewster Free Academy.	Wolfeborough	1887	4	2	45
52	High school	*Woodsville (Haverhill).	1885	1	3	77

* No returns. * Connected with normal school. † High and graded.

No. 4.

(PUBLIC SCHOOLS.)

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in library.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1	15	25	16	13	....	25	September ..	36	$5,000
2	23	30	30	27	30	....	September ..	36	5,000
3	23	42	42	29	23	50	September ..	36	13,650
4	47	78	20	6	....	106	September ..	32	4,000
5	14	22	4	11	4	25	September ..	36	5,000
6	59	95	16	....	4	....	September ..	30	2,500
7	131	229	229	180	229	400	September ..	38	100,000
8	13	23	25	4	....	30	September ..	36	10,000
9	77	126	129	53	54	500	September ..	37	25,000
10	105	173	173	82	70	420	September ..	38	24,000
11	24	52	15	....	....	180	September ..	36	7,000
12	....	50	50	48	9	....	September ..	....	7,500
13	49	93	93	55	17	200	September ..	36	60,000
14	25	38	....	5	....	20	September ..	36	12,000
15	38	69	69	45	10	425	September ..	33	....
16	16	27	27	23	....	102	March........	36	3,000
17	21	30	19	19	19	12	July..........	38	9,000
18	17	28	29	29	....	200	September ..	36	15,000
19	29	46	35	27	....	15	September ..	35	3,000
20	16	22	13	....	....	200	September ..	36	18,000
21	31	48	49	23	25	980	March	36	10,000
22	10	19	19	10	....	200	September ..	35	6,000
23	9	13	13	5	....	10	September ..	30	....
24	6	12	6	3	2	....	September ..	35	....
25	78	145	145	83	40	600	September ..	38	....
26	73	122	122	42	52	....	September ..	36	30,000
27	168	307	54	20	25	100	September ..	36	25,000
28	106	213	50	25	12	30	September ..	33	30,000
29	211	424	60	34	....	200	September ..	38	35,000
30	143	269	269	188	68	400	January	37	60,000
31	12	15	15	6	....	30	September ..	33	....
32	17	35	22	....	....	16	September ..	31	....
33	32	68	....	37	19	300	September ..	36	1,500
34	31	46	51	25	20	900	September ..	39	35,000
35	126	208	215	105	70	200	September ..	38	125,000
36	19	23	23	12	23	10	September ..	30	4,300
37	20	35	20	12	....	....	September ..	36	18,000
38	33	56	56	26	....	200	September ..	36	10,000
39	37	63	63	30	....	....	September ..	35	20,000
40	36	60	60	40	12	....	September ..	36	25,000
41	57	55	57	2	10	1,456	September ..	38	80,000
42	107	184	....	126	49	800	September ..	38	25,000
43	55	104	104	60	29	1,950	September ..	36	35,000
44	31	53	56	47	8	150	....	....	....
45	14	26	....	1	....	....	September ..	25	1,200
46	14	20	11	8	....	45	September ..	34	8,000
47	31	52	42	25	7	1,250	March........	38	12,000
48	18	29	29	22	....	28	September ..	34	7,500
49	14	25	19	12	4	....	September ..	36	2,000
50	20	36	36	30	....	50	September ..	36	10,000
51	56	90	101	49	21	1,200	September ..	39	50,000
52	96	173	32	15	....	15	September ..	36	6,000

SCHOOLS OF A HIGHER GRADE

	NAMES.	PLACE.	Date of charter.	Date of organization.	Male teachers.	Female teachers.	Male students.
1	Coe's Academy	Northwood Center	1867	1867	2	1	13
2	Colby Academy	New London	1837	1853	5	5	....
3	Dow Academy	Franconia	1885	1885	2	4	54
4	Gilmanton Academy	Gilmanton	1794	1794	2	2	20
5	Holderness School	Holderness	1879	1879	5	....	33
6	Kezer Seminary	Canterbury	1880	1889	1	1	17
7	Kimball Union Academy	Meriden (Plainfield)	1813	1815	2	6	92
8	Lancaster Academy	Lancaster	1828	1829	1	2	37
9	McCollom Institute	Mont Vernon	......	1849	1	1	13
10	McGaw Institute	Reed's Ferry (Merrimack)	1849	1849	1	3	25
11	N. H. Conference Seminary and Female College	Tilton	1852	1845	4	9	116
12	New Hampton Literary Inst.	New Hampton	1853	1853	6	6	75
13	Northwood Seminary	Northwood	1867	1866	1	1	7
14	Pembroke Academy	Pembroke	1818	1819	1	3	25
15	Phillips Academy	Exeter	1781	1783	10	....	206
16	Pinkerton Academy	Derry	1814	1815	3	4	46
17	Private School	Keene	......	1883	....	2	2
18	Private School	Portsmouth	......	1874	....	6	5
19	Proctor Academy	Andover	1879	1881	1	3	27
20	Robinson Seminary	Exeter	1869	1869	2	9	....
21	St. Mary's School	Concord	1885	1886	2	5	....
22	St. Paul's School	Concord	1855	1856	32	....	320

(PRIVATE SCHOOLS).

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in library.	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds.
1	5	18	1	1	....	800	September...	38	$20,000
2	....	....	....	....	....	....	....	....	....
3	44	90	30	20	....	200	September...	36	30,000
4	20	38	30	8	5	300	September...	36	*
5	....	10	33	24	9	400	September...	35	50,000
6	16	32	8	....	....	25	September...	30	8,000
7	83	88	140	115	36	1,800	September...	38	50,000
8	36	71	37	27	3	....	September...	35	5,000
9	7	17	20	13	5	1,200	September...	36	10,500
10	40	65	48	20	15	650	September...	34	10,000
11	157	228	198	70	60	3,000	August	39	100,000
12	61	104	110	24	5	4,000	August	40	25,000
13	12	18	14	3	....	400	September...	36	7,000
14	31	56	56	18	....	900	August	37	5,000
15	....	32	206	194	111	1,600	September...	36	160,000
16	51	82	81	31	26	2,842	September...	39	65,000
17	10	12	5	6	6	300	September...	38	....
18	30	22	12	6	25	....	September...	32	....
19	22	44	6	13	10	1,200	September...	36	20,000
20	200	180	103	90	80	800	September...	36	100,000
21	25	16	....	24	20	900	September...	34	26,000
22	....	5	212	320	160	8,000	September...	40	....

* Buildings and apparatus destroyed by fire.

SCHOOL OFFICERS.

JOHN B. SMITH...*Governor.*

Councillors.

District 1.—**TRUE L. NORRIS**..........................Portsmouth.
District 2.—**JOHN C. RAY**..............................Manchester.
District 3.—**EDWARD O. BLUNT**........................Nashua.
District 4.—**FRANK N. PARSONS**......................Franklin.
District 5.—**HERBERT B. MOULTON**..................Lisbon.

FRED GOWING, *State Superintendent of Public Instruction.*

City Superintendents of Public Instruction.

LOUIS J. RUNDLETT......................................Concord.
CHANNING FOLSOM..Dover.
T. W. HARRIS..Keene.
W. N. CRAGIN..Laconia.
WILLIAM E. BUCK...Manchester.
JAMES H. FASSETT..Nashua.
J. C. SIMPSON..Portsmouth.
HENRY KIMBALL..Rochester.

Town Superintendents.

C. L. WALLACE..Lisbon.
J. H. JOHNSON...Pittsfield.

TOWN SCHOOL COMMITTEES.

TOWNS.	NAMES.	Post-office address when different from town.
Albany	Anson P. Irish	
	James M. Shackford	Passaconway.
	Oscar L. Moody	Conway.
Acworth	A. E. Clark	East Acworth.
	N. P. Merrill	South Acworth.
	F. C. Parker	
Allenstown	H. P. Haselton	Suncook.
	E. H. Holt	Suncook.
	Charles H. Smith	Suncook.
Alexandria	C. H. Gordon	Bristol.
	Mary P. Plummer	Bristol.
	J. E. S. Walker	East Grafton.
Alstead	C. H. Cooke	
	S. A. Mitchell	Alstead Centre.
	G. A. Mayo	East Alstead.

TOWNS.	NAME.	Post-office address when different from town.
Alton	Oliver J. M. Gilman	
	Seth E. Rollins	West Alton
	Charles H. McDuffie	
Amherst	Rev. A. J. McGown	
	W. W. Sloan	
	S. E. Dodge	
Andover	Almond H. Smith	
	Lizzie F. White	
	Electa C. Flanders	East Andover.
Antrim	Dennis W. Cooley	
	Abner B. Crombie	North Branch.
	Adeline E. Gould	Hillsboro' Bridge.
Ashland	Willis H. Cawley	
	Fremont D. Eastman	
	Frank E. Kimball	
Atkinson	Gilman Greenough	Westville.
	Mary L. Wheeler	Atkinson Depot.
	Herbert N. Sawyer	
Auburn	Frank B. Coult	
	Mary A. Harvey	
	Kate A. Hall	
Barnstead	B. Frank Dow	North Barnstead.
	John George	Centre Barnstead.
	Enos George	
Barrington	Joel F. Sherburne	South Barrington.
	W. E. Waterhouse	
	C. P. Dustin	Lee.
Bartlett	William Pitman	Lower Bartlett.
	Joseph Pitman	Lower Bartlett.
	A. W Burnell	Centre Bartlett.
Bath	C. W. Sawyer	
	Dr. S. E. Randall	
	Rev. Irving C. Bean	Swiftwater.
Bedford	Edward P. French	West Manchester.
	Jasper P. George	
	Mary E. Manning	
Belmont	Joseph Plummer	Laconia.
	Azalon D. Jones	Laconia.
	Augustus S. Bolster	
Bennington	J. L. Fleming	
	M. M. Cheney	
	L. G. Hildreth	
Benton	William W. Eastman	
	William D. Veasey	
	Haley N. Howe	
Berlin	Rev. James Goodwin	
	Mrs. H. J. Brown	
	F. D. Bartlett	
Bethlehem	Charles E. Baker	Littleton.
	James E. Viall	
	Daniel B. Crane	Littleton.
Boscawen	George W Fisher	
	Alla J. Carter	
	Albert C. Hurd	
Bow	John H. Burroughs	North Bow.
	George Short	Hooksett.
	Warren M. Saltmarsh	Hooksett.
Bradford	F. O. Melvin	
	H. W. Larkin	
	Henry McCoy	East Washington.
Brentwood	N. Burleigh Glidden	Brentwood Corner.
	Horace J. Robinson	East Brentwood.
	Charles Flanders	
Bridgewater	Addie C. Woodman	Ashland.
	Charles L. Barnard	Plymouth.
	Mrs. Arzella W. Smith	
Bristol	C. N. Drake	
	C. H. Martin	
	Mrs. S. K. Worthen	

TOWNS.	NAME.	Post-office address when different from town.
Brookfield	Charles Colman	
	Stephen Hutchins	
	E. T. Palmer	
Brookline	Ella W. Tucker	
	George E. Stiles	
	Orville D. Fessenden	
Campton	Winfield G. Hubbard	Campton Village.
	Daniel C. Hill	Plymouth.
	Mary E. Hildreth	West Campton.
Canaan	Herbert L. Webster	West Canaan.
	George W. Chase	Canaan Centre.
	Walter C. Story	
Candia	Edward P. Fisk	Candia Village.
	J. Laue Fitts	Charmingfare.
	A. Frank Patten	
Canterbury	William H. Carter	
	Lyman A. Conant	
	Mrs. Ruth A. Foster	
Carroll	Ephraim L. Miles	Twin Mountain.
	Dana Brown	Twin Mountain.
	George W. Richardson	Twin Mountain.
Centre Harbor	Bradford Dickinson	
	Miss E. R. Benson	
	Fred E. Webster	Meredith.
Charlestown	Charles E. Whipple	North Charlestown.
	Orin E. Fisk	
	Frank W. Hamlin	
Chatham	James M. Weeks	Green Hill.
	Robert K. Eastman	North Chatham.
	Caleb W. Buckett	
Chester	Jennie P. Hazelton	East Chester.
	E. C. Goodwin	
	Cyrus F. Marston	
Chesterfield	John F. Butler	Chesterfield Fact'ry.
	Timothy N. Robertson	
	Herman G. Smith	West Chesterfield.
Chichester	Albert S. Dame	
	Lester W. Hutchinson	
	Catherine M. Lake	North Chichester.
Claremont	E. F. Houghton	
	Hermon Holt	
	O. C. Sargent	
Clarksville	Irving C. Young	
	Willis A. Harriman	
	Charles S. Johnson	Pittsburg.
Colebrook	George W. Martin	
	E. F. Brown	
	Miss Almeda F. Cree	
Columbia	David H. Cook	Colebrook.
	Mrs. Laura Cook	Colebrook.
	Harriet L. Gray	Colebrook.
Concord	Albert Saltmarsh	
	George T. Abbott	
	Frank P. Tallant	East Concord.
Conway	Rev. R. Henry Davis	North Conway.
	Mrs. Abbie M. D. Blouin	Conway Centre.
	John B. Nash	Conway Centre.
Cornish	F. J. Chadbourne	Plainfield.
	Herbert Deming	Cornish Centre.
	William H. Child	Cornish Flat.
Croydon	William W. Ryder	Newport.
	Sullivan Barton	
	Sullivan J. Brown	
Dalton	J. R. Meade	
	Ora A. Mooney	
	Mary E. Carpenter	Littleton.
Danbury	Luther M. Jackson	
	George W. Stuart	Grafton.
	Dr. L. V. Knapp	

TOWNS.	NAMES.	Post-office address when different from town.
Danville	Herbert E. Colby	
	Woodbury D. Collins	
	Mary Susan Clifford	North Danville.
Deerfield	J. C. Fogg	Deerfield Centre.
	J. B. Towle	
	Horace Churchill	
Deering	Geo. C. Patten	Hillsboro' Bridge.
	Warren W. Merrill	Hillsboro' Bridge.
	Benj. L. Bartlett	East Deering.
Derry	J. W. Bean	Derry Depot.
	Walter S. Clement	
	Frederick S. Pillsbury	Derry Depot.
Dorchester	Byron Richardson	Cheever.
	Henry M. Merrill	
	H. E. Follansbee	Canaan.
Dover	Chas. A. Tufts, Chairman	
	Chas. A. Fairbanks, Secretary	
	Channing Folsom, Superintendent	
Dublin	Lillian G. Appleton	
	Henry D. Learned	
	Jas. Allison	
Dummer	Gertie E. Muzzey	West Milan.
	John B. Lovejoy	West Milan.
	A. Willis Wight	Milan.
Dunbarton	Jas. E. Stone	
	Clara A. Smith	
	David P. Walker	North Dunbarton.
Durham	Albert Demeritt	
	Dan'l T. Woodman	
	Lizzie G. Thompson	
East Kingston	Joseph F. Kimball	
	Laura O. Philbrick	
	Mary B. Tuck	
Easton	Geo. S. Judd	
	Henry K. Noyes	Wildwood.
	Chas. N. Judd	
Eaton	E. W. Hatch	Snowville.
	Edwin Snow	Snowville.
	Lewis L. Leavitt	Snowville.
Effingham	C. Frank Rowe	Centre Effingham.
	Dan'l C. Gale	Effingham Falls.
	Josephus L. Drake	Centre Effingham.
Enfield	Geo. F. Pettengill	
	H. S. Gordon	
	David Noyes	West Canaan.
Ellsworth	Elijah Averill	West Campton.
	Samuel Sherburn	West Campton.
	Sylvester Littlefield	Rumney.
Epping	Geo. N. Shepard	West Epping.
	John J. Tilton	
	Fred P. Knox	
Epsom	Daniel G. Chesley	
	Daniel Yeaton	Gossville.
	Mary L. Wallace	
Errol	Norton N. Ferren	Lakeside.
	E. D. Thurston	
	W. A. Bragg	
Exeter	John D. Lyman	
	John A. Brown	
	Arthur O. Fuller	
Farmington	George R. Emerson	
	Henry H. Tanner	
	Owen M. Gray	
Fitzwilliam	John M. Parker	
	Mrs. Alice Newton	
	Dr. H. L. Waterman	
Francestown	Geo. K. Wood	
	Jas. T. Woodbury	
	Geo. R. Smith	

TOWNS.	NAMES.	Post-office address when different from town.
Franconia	Henry H. Clark	
	C. E. Whipple	
	E. E. Bowles	
Franklin	O. A. Towne	
	Dr. J. H. Sanborn	
	Mary Proctor	
Freedom	Geo. W. Lougee	
	Frank A. Harmon	
	Geo. I. Philbrick	
Fremont	Emma G. Sleeper	Brentwood Corner.
	Wilcomb H. Benfield	
	Andrew J. Brown	
Gilford	Chas. P. Hunt	Gilford Village.
	Horatio A. Collins	Laconia.
	Arthur D. Rollins	West Alton.
Gilmanton	Haven F. Gilman	Gilmanton I'n Wk's.
	Arabelle Z. Knowles	
	Frank N. Merrill	Gilmanton I'n W'ks.
Gilsum	Herbert E. Adams	
	Oscar J. Wilson	
	B. H. Britton	Keene.
Goffstown	Gilman F. Farley	Amoskeag.
	George Pattee	
	George L. Eaton	Goffstown Centre.
Gorham	A. S. Twitchell	
	A. A. Heath	
	Thos. Gifford	
Goshen	E. W. Pike	Mill Village.
	W. T. Thissell	Mill Village.
	Mrs. Etta Maxham	
Grafton	G. M. Sulloway	East Grafton.
	A. L. Smith	
	V. M. Hardy	Enfield Centre.
Grantham	Mrs. Clara B. Howe	
	Fred C. Leavitt	
	Loyal Barton	
Greenfield	Nathaniel F. Cheever	
	Robert J. Baldwin	
	Orra A. Gould	
Greenland	Edward Robie	
	J. C. Simpson	
	John Q. Weeks	
Greenville	Victor L. Parker	
	Fred B. Hussey	
	Herbert J. Taft	
Groton	Josiah Wheet	North Groton.
	Carrie A. Hall	North Groton.
	Charles D. Jewell	
Hampstead	Moses S. Morse	East Hampstead.
	Forrest E. Merrill	
	Miss S. O. Brickett	West Hampstead.
Hampton	Wm. T. Merrill	
	Chas. Jackson	
	C. M. Lamprey	
Hampton Falls	Wm. E. Walton	Box 26 Seabrook.
	Henry H. Knight	Exeter.
	C. Frank Coombs	
Hancock	Geo. W. Goodhue	
	Fred M. Davis	
	Henry F. Robinson	Elmwood.
Hanover	Stephen Eastman	Enfield.
	Dan'l O. Hoyt	Etna.
	Elmer F. Morrill	Hanover Centre.
Harrisville	Sam'l D. Bemis	Chesham.
	Frank P. Fisk	East Harrisville.
	Geo. W. Barker	
Haverhill	Chas. Newcomb	North Haverhill.
	D. K. Davis	East Haverhill.
	Geo. M. Watson	

TOWNS.	NAMES.	Post-office address when different from towns.
Hebron	Celia A. Jewell	
	Emma M. Smith	East Hebron.
	Ellen E. Rogers	
Henniker	John C. Cogswell	
	Geo. H. Dodge	
	Col. L. W. Cogswell	
Hill	Luther L. Mason	
	Mrs. M. L. Wheat	
	George Dimond	
Hillsborough	Frank J. Bickford	Hillsboro' Up. Vil.
	John W. Jackson	
	Alden P. Farrar	Hillsboro' Bridge.
Hinsdale	E. J. Temple	
	Mrs. A. J. H. Wood	
	Walter E. Fay	
Holderness	Robert Curry	
	Rev. Lorin Webster	Plymouth.
	Callie Baker	
Hollis	Franklin Worcester	
	R. L. Qua	
	M. J. Powers	
Hooksett	Geo. A. Robie	
	Eugene S. Head	
	John S. Cole	Martins.
Kingston	Dan'l J. Bakie	
	Henry L. Sweeney	
	Albert F. Nason	
Laconia	Dr. A. H. Harriman, Chairman	
	W. N. Cragin, Superintendent	
Lancaster	G. A. Marshall	
	Elwyn Goodale	
	J. B. McIntire	
Landaff	C. W. Clark	Lisbon.
	L. B. Chandler	Lisbon.
Langdon	Alvin S. Cram	
	Wm. Hall	
	Mary S. Prentiss	
Lebanon	F. O. Stearns	
	S. T. Cole	
	A. A. Hurlbutt	
Lee	Lewis I. DeMeritt	Madbury.
	Benj. F. Davis	South Lee.
	Joseph E. Jenkins	
Hopkinton	Henry D. Dustin	Contoocook.
	True J. Putney	
	Clarence M. Williams	
Hudson	Nathaniel Wentworth	Hudson Centre.
	Henry C. Brown	Hudson Centre.
	Martha E. Pollard	
Jackson	O. W. Hackett	
	Jas. M. Perkins	
	W. H. Drew	Lower Bartlett.
Jaffrey	Eloise M. Pierce	East Jaffrey.
	Rev. M. L. Cutter	East Jaffrey.
	A. A. Spofford	East Jaffrey.
Jefferson	Manassah Perkins	
	Mrs. Evie Cotton	
	John W. Cranshaw, Jr.	JeffersonHighlands.
Keene	E. A. Kingsbury	Box 703.
	C. W. Farwell	Box 723.
	W. J. Nims	
Kensington	Jonathan E. Brown	
	Josiah D. Prescott	
	Frank A. Mace	
Lempster	Wm. C. Sabine	Mill Village.
	Martha F. Richardson	East Lempster.
	Loren A. Noyes	East Lempster.
Lincoln	No return	

TOWNS.	NAMES.	Post-office address when different from town.
Lisbon	Elkanah Hildreth	Sugar Hill.
	Willis B. Phillips	Franconia.
	Lucy A. Dexter	North Lisbon.
Litchfield	Fred L. Center	Nashua.
	Jonathan A. Marsh	
	Z. K. Whittemore	
Littleton	George L. Flanders	
	Madison Higgins	Porterville.
	Irvin Smith	North Littleton.
Londonderry	William P. Nevins	Derry Depot.
	A. P. Colby	North Londonderry.
	Henry Crowell	North Londonderry.
Loudon	Charles E. Sanborn	Pittsfield.
	J. Fred Greene	Loudon Centre.
	George W. Rowell	
Lyman	Candis H. Miner	
	John F. Olin	
	Eliphalet Mason	
Lyme	John F. Elliott	
	Payson E. Fairfield	
	Charles H. Dimick	Lyme Centre.
Lyndeborough	Henry H. Joslin	South Lyndeboro'.
	John H. Goodrich	North Lyndeboro'.
	Mrs. Abbie Cram	South Lyndeboro'.
Madbury	William S. Hayes	Dover.
	Albert Varney	
	Charles S. Kingman	
Madison	Isaac W. Frost	
	Dr. W. G. Martin	
	William C. Kennett	
Manchester	E. J. Knowlton	
	E. B. Woodbury	
	W. E. Buck, Superintendent	
Marlborough	Rev. S. W. McCollester	
	George G. Davis	
	E. P. Richardson	
Marlow	William G. Booth	
	Arthur M. Russell	
	Elgin A. Jones	
Mason	L. W. Mitchell	Wilton.
	C. B. Goodwin	
	Timothy Russell	
Meredith	Fred H. Smith	
	F. J. Robinson	North Sanbornton.
	A. J. Mead	
Merrimack	Henry A. Harris	South Merrimack.
	Ermia A. Cross	
	W. E. Kittredge	Reed's Ferry.
Middleton	George J. Tufts	
	John S. Pike	Union.
	James D. Moore	Union.
Milan	Mrs. Annie M. Blanchard	West Milan.
	Dr. A. G. Phipps	
	Mrs. Ella M. Twitchell	
Milford	F. W. Farnsworth	
	A. L. Keyes	
	Laura B. Smith	
Milton	Rev. Frank Haley	
	Everett T. Fox	
	Ira A. Cook	
Mont Vernon	F. O. Lamson	
	William H. Stinson	
	J. G. Carlton	
Monroe	C. H. Hosford	
	Hugh Nelson	North Monroe.
	Mary L. Smith	North Monroe.
Moultonborough	James E. French	
	James R. Caverly	Melvin Village.
	Henry R. Gould	Centre Harbor.

TOWNS.	NAMES.	Post-office address when different from town.
Nashua	Hon. H. B. Atherton	
	James H. Fassett, Superintendent	
Nelson	Mrs. Rose M. Barker	
	Mrs. Ethel M. Priest	
	Helen B. Fletcher	
New Boston	A. S. Waldo	
	E. A. Morse	
	T. D. Knowlton	Oil Mills.
Newbury	Mary F. Lewis	South Newbury.
	Mary E. Muzzey	South Newbury.
	George J. Messer	
Newcastle	Moses R. Curtis	
	Conrad Push	
	William I. Haywood	
New Durham	Horatio G. Chamberlin	Dexter.
	Penuel C. Ham	
	Leslie W. Ricker	
New Hampton	George L. White	
	Frank P. Morrill	
	Katherine T. Piper	
New Ipswich	Charles A. Preston	Bank Village.
	Anna A. Goldsmith	Bank Village.
	John Preston	
New London	Miss M. H. Pillsbury	
	R. E. Farwell	Scytheville.
	O. D. Crockett	
Newington	Henrietta E. DeRochemont	Portsmouth.
	Edith G. Hoyt	
	Abra Garrette	
Newmarket	Charles E. Tasker	
	Charles V. Doe	
	William H. Paine	
Newport	P. A. Johnson	
	Mrs. G. B. Chase	
	Oren C. Kibbey	
Newton	Jesse E. George	Newton Junction.
	Rev. J. Hancock	
	Frank Battles	
Northfield	Mabel W. Glines	Tilton.
	Charles J. Chamberlain	Northfield Depot.
	G. E. Gorrell	Tilton.
North Hampton	Francis R. Drake	
	Simon H. Leavitt	
	Irving H. Lamprey	
Northumberland	W. H. Forbes	Groveton.
	James H. Curtis	Groveton.
	F. A. Hannaford	
Northwood	Edwin F. Towle	NorthwoodNarrows.
	John M. Moses	Northwood Ridge.
	Loring Williams	East Northwood.
Nottingham	George S. Davis	West Nottingham.
	Harry P. Daniels	North Nottingham.
	Rufus E. Tuttle	North Nottingham.
Orange	Charles H. Ford	Canaan.
	Charles A. Ford	Canaan.
	Walter H. Ford	Canaan.
Orford	Mrs. Hettie B. Carr	
	Thomas J. Savage	Wentworth.
	Ernest W. Cushman.	Orfordville.
Ossipee	Joseph H. Connor	Moultonville.
	E. B. Andrews	
	Olive E. Bennett	
Pelham	George S. Butler	
	Henry S. Russ	
	Edward Hyde	
Pembroke	Frank T. Cheeney	
	Henry T. Fowler	East Pembroke.
	Mrs. J. H. Dearborn	Suncook.

TOWNS.	NAMES.	Post-office address when different from town.
Peterborough	John Q. Adams	
	Edwin H. Taylor	
	Rev. De Forest Safford	
Piermont	Charles H. Rodmion	
	W. A. C. Converse	
	E. S. Underhill	
Pittsburg	David Blanchard	
	John W. Straw	
	Oliver M. Johnson	Connecticut Lake.
Pittsfield	Edgar L. Carr	
	Henry W. Osgood	
	James T. Hodsdon	
Plainfield	Samuel R. Sanborn	Meriden.
	Electa H. Chellis	Meriden.
	Lucy M. Lewis	
Plaistow	Joab Peaslee	
	G. W. Dobbins	
	A. De F. Palmer	
Plymouth	John Keniston	
	James A. Penniman	West Plymouth.
	Henry C. Currier	
Portsmouth	Charles P. Berry	
	J. C. Simpson	
Randolph	Arthur L. Hunt	
	F. C. Wood	
	G. F. Scates	
Raymond	Lewis O. Pollard	
	Eben S. Griffin	
	Albert H. Thompson	
Richmond	Moses Cass	North Richmond.
	John L. Howard	
	Lucy J. Freeman	
Rochester	Horatio L. Cate	
	Arthur W. Sanborn	
	Henry Kimball	
Rollinsford	A. W. Pike	Salmon Falls.
	William R. Garvin	Dover.
	George H. Yeaton	Dover.
Roxbury	Charles W. Buckminster	East Sullivan.
	Horace H. Bridge	Keene.
	John A. Bridge	Marlborough.
Rumney	O. R. Hunt	
	I. N. Fox	
	Susie C. Atwood	West Rumney.
Rye	Fred D. Parsons	
	Freeman J. Locke	
	Wallace S. Goss	
Salem	Frank L. Davis	Salem Depot.
	Clinton L. Silver	
	M. H. Taylor	North Salem.
Salisbury	Charles C. Rogers	West Salisbury.
	John W. Folsom	
	George W. Hawkins	Salisbury Heights.
Sanbornton	N. P. Philbrook	
	O. S. Sanborn	East Tilton.
	J. W. Sanders	Laconia.
Sandown	Nellie C. Sanborn	
	James A. Davis	West Hampstead.
	Elwin C. Mills	
Sandwich	Dr. E. W. Hodsdon	Centre Sandwich.
	Daniel D. Atwood	Centre Sandwich.
	Rev. F. H. Perkins	North Sandwich.
Seabrook	Jeremiah Chase	
	William A. Rand	South Seabrook.
	William D. Eaton	South Seabrook.
Sharon	B. H. Sanders	Peterborough.

TOWNS.	NAMES.	Post-office address when different from town.
Shelburne	Harry E. Morse	
	Jas. Simpson	
	Elery Wheeler	
Somersworth	W. F. Russell, President	
	R. W. Shapleigh, Secretary	
South Hampton	Albert Downing	
	Chas. M. Evans	
	Rosebrook E. Harmon	
South Newmarket	Jas. H. Fitts	
	Wm. H. Connor	
	Augustus W. Richards	
Springfield	Ruel L. Heath	West Springfield.
	Edwin T. Philbrick	West Springfield.
	Dr. W. C. Kempton	West Springfield.
Stark	H. A. Jackman	
	T. D. Blake	
	C. A. Cole	Percy.
Stewartstown	Azro L. Owens	
	Chas. A. McAlaster	
	Allen L. Knights	
Stoddard	Edward B. Dodge	
	Mrs. Mary H. Reed	
	J. F. Whittemore	
Strafford	Frank G. Foss	North Strafford..
	A. E. Thomas	Centre Strafford.
	W. E. Jenkins	
Stratford	John C. Pattee	Coös.
	Fred W. Day	
	Guy W. Johnson	Coös.
Stratham	Geo. A. Wiggin	Box 85.
	J. C. A. Wingate	
	Susie Chadbourne	
Sullivan	George Kingsbury	East Sullivan.
	Mrs. O. H. Woodbury	Keene.
	Althea S. Barrett	
Sunapee	E. H. Bartlett	
	E. R. Boyce	
	E. C. Fisher	
Surry	Geo. M. Reed	
	Jas. D. Carter	
	Frank E. Nesmith	
Swanzey	George I. Cutler	West Swanzey.
	Alonzo A. Ware	
	Alanson S. Banks	
Sutton	Mrs. L. J. Andrews	Box 23, Bradford.
	Mrs. Mary A. Davis	North Sutton.
	Chas. R. Follansbee	North Sutton.
Tamworth	C. F. Huckins	
	H. T. Hodgkins	Chocorua.
	L. O. Meader	
Temple	Wm. P. Bacon	
	Frank S. Derbyshire	
	Ella C. Wheeler	
Thornton	Frank D. Lyford	Campton Village.
	Frank Fox	West Thornton.
	John W. Pattee	West Thornton.
Tilton	Horace Sanborn	
	W. B. Fellows	
	W. H. H. Rollins	East Tilton.
Troy	John H. Congdon	
	Miss Aurilla M. Harris	
	Dan'l F. R. Herrick	
Tuftonborough	H. F. Hodgdon	
	Thos. H. Blaisdell	Tuftonboro' Centre.
	Jas. A. Bennett	Tuftonboro' Centre.
Unity	E. H. French	
	Bela Graves	East Unity.
	Clara Perkins	Claremont.

TOWNS.	NAMES.	Post-office address when different from town.
Wakefield	Fred B. Shorey	E. Wakefield.
	Justin L. Moore	Union.
Walpole	Henry E. Putnam	Drewsville.
	John L. Houghton	
	James H. Brown	Bellows Falls, Vt.
Warner	B. F. Heath	
	F. W. Johnson	Melvin Mills.
	W. H. Sawyer	
Warren	L. L. Houghton	
	David Hibbard	
	H. D. Abbott	
Washington	George N. Gage	East Washington.
	W. H. Dowden,	
	S. N. Ball	
Waterville	George W. Drake	Campton Village.
	William C. Ripley	Campton Village.
Weare	J. R. B. Kelley	
	Luther Clement	East Weare.
	J. P. Dearborn	South Weare.
Webster	Joseph H. Noyes	
	Warren Abbott	
	Frank A. Lang	
Wentworth	C. C. Whicher	West Rumney.
	W. E. Piper	
	E. G. Tenney	
Wentworth's Loca.	B. H. Flint	
	M. A. Bennett	
	I. E. Flint	
Westmoreland	Henry C. Leach	
	George S. Aldrich	Westmoreland Dep.
	Charles M. Scovell	East Westmoreland.
Whitefield	William H. Parker	
	Alice M. Dodge	
	Charles E. King	
Wilmot	Fred E. Goodhue	
	George B. Tewksbury	
	John M. Carr	
Wilton	Rev. T. O. Harlow	
	William D. Stearns	
	Martha Putnam	
Winchester	Sidney M. Morse	
	John H. Vincent	
	Hosea W. Bingham	
Windham	William C. Harris	
	Edward A. Haskell	Canobie Lake.
	Hiram S. Reynolds	West Windham.
Windsor	Albert J. Gray	Hillsboro' Up. Vill.
	Herbert F. Dresser	Hillsboro' Up. Vill.
	Joseph C. Chapman	Hillsboro' Up. Vill.
Wolfeborough	A. B. Rust	South Wolfeboro'.
	George A. Haines	South Wolfeboro'.
	Dr. N. H. Scott	
Woodstock	F. M. Gilman	
	D. B. Barton	
	Abbie M. Hatch	North Woodstock.

A LIST OF THE BOARDS OF EDUCATION

IN DISTRICTS ORGANIZED UNDER SPECIAL ACTS, AS REQUIRED IN THE ANNUAL REPORTS.

ASHLAND.—W. F. Harris, S. C. Baker, D. N. Pollard, Hiram Hodgdon, Moses W. Shapleigh, Francis M. Hughes.

BARTLETT.—Mrs. A. C. Gray, Wm. G. Ayers, Mrs. P. N. Watson.

BETHLEHEM.—Geo. T. Cruft, Dr. A. H. Hildreth, Fred L. White, J. K. Barrett, W. H. Presby, O. M. Bean.

BOSCAWEN.—Simeon P. Heath, George Neller, John C. Pearson, Penacook.

BRADFORD.—Martin H. Huntoon, A. P. Howe, Mrs. Addie Cheney.

BRISTOL.—R. W. Musgrove, D. C. Bishop, Mrs. W. A. Berry, D. M. Calley, Mrs. Frank Kirk, J. W. Savage.

CANAAN.—Frank D. Currier, Geo. E. Leet, Geo. W. Murray.

COLEBROOK.—James I. Parsons, Thos. F. Johnson, Benj. F. Drew, Geo. A. Gleason, Walter Drew, Henry M. Leavitt.

CONCORD.--Hon. Wm. M. Chase, Henry E. Chamberlin, Penacook.

DERRY, No. 2.—Mrs. John Melvin, Mrs. C. S. Campbell, E. P. Clark.

ADAMS DISTRICT.—No returns.

ENFIELD.—Nath. Huntoon, Walter Dole, Warren C. Clough.

FARMINGTON.—H. C. Waldron, Jas. E. Davis, Albert Garland.

GOFFSTOWN.—Samuel Upton, Fred K. Hazen, Ernest Johnson, Dr. Frank Blaisdell, Wm. U. Carleton, Philip Stark.

HANOVER.—Prof. E. R. Ruggles, Prof. J. K. Lord, Prof. Robert Fletcher, H. H. Langhill, N. A. Frost, J. V. Hazen.

HAVERHILL.—Dr. O. D. Eastman, A. H. Leighton, M. H. Annis, Benj. Dow, F. E. Thayer, C. E. Randall.

HILLSBOROUGH (BRIDGE).—Walter S. Scruton, Marcellus H. Felt, Mark M. Hadley, Francis C. Faulkner, Ch.

KEENE.—Wilton H. Spalter, Dr. Jesse B. Hyland, Chas. C. Buffum, Bertram Ellis, Simon G. Griffin, Dr. Silas M. Dinsmore, Fred W. Chase, Dr. Gardner C. Hill.

LANCASTER.—J. W. Flanders, Chas. A. Howe, Chas. E. Allen, E. R. Kent, J. L. Moore, Mrs. K. B. Fletcher, Jr.

LEBANON.—Rev. Edgar T. Farrill, Chas. A. Dole, E. H. Thompson: West Lebanon—Chas. B. Drake, Stephen H. Tilden, O. W. Burnap.

Lisbon.—L. B. Pratt, A. A. Woolson, Edwin Knight, Wm. H. Weston, G. F. Savage, Edgar Davison.

Meredith.—A. S. Clough, Mrs. T. L. Wadleigh, Mrs. M. A. Norris, Mrs. Justice Erskine, Frank H. Cram, Dr. Fred. L. Hawkins.

Rochester.—Elias F. Smith, Willis McDuffie, Edward H. Meader, Dr. Burt Andrews; Dudley B. Waldron, George H. Knox (East Rochester).

Rollinsford.—C. O. Nason, A. A. Murch, E. O. Stevens.

Stewartstown.—John W. Phillips, George W. Brackett, Rollin W. Spencer.

Walpole.—Rev. Geo. I. Bard, Chas. H. Barnes, T. N. Hastings.

Whitefield.—Elbridge Snow, Richard Lane, B. F. Currier.

PRINCIPALS OF INSTITUTIONS OF A HIGHER GRADE.

COLLEGE.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Hanover	Dartmouth College	Rev. W. J. Tucker, *Pres.*
	Chandler Scientific Department	Prof. E. R. Ruggles.
	Medical College	Dr. C. P. Frost.
	Thayer School of Engineering	Prof. Robert Fletcher.
Durham	N. H. College of Agriculture and the Mechanic Arts	Rev. C. S. Murkland, *Pres.*

NORMAL SCHOOL.

Plymouth	State Normal School	C. C. Rounds, Ph. D.

ACADEMIES, SEMINARIES, HIGH AND SELECT SCHOOLS.

Amherst	High School	C. A. Crooks.
Andover	Proctor Academy	James F. Morton.
Antrim	High School	A. W. Small.
Berlin	High School	H. W. Whittemore.
Bethlehem	High School	A. J. Matthews.
Bristol	High School	A. L. Pitcher.
Canaan	High School	Elsie K. Jackson.
Canterbury	Kezer Seminary	Rev. H. W. Small.
Concord	High School	John F. Kent.
	St. Mary's School	Miss E. M. Gainforth.
	St. Paul's School	Rev. Dr. H. A. Coit.
Charlestown	High School	Henry C. Sanders, Jr.
Claremont	Stevens High School	M. C. Smart.
Derry	Pinkerton Academy	George W. Bingham.
Dover	High School	Frank W. Whitney.
Epping	High School	William S. Mason.
Exeter	Phillips Academy	Charles E. Fish.
	Robinson Seminary	George U. Cross.
	High School	Albion Burbank.
Franconia	Dow Academy	F. W. Ernst.
Franklin Falls	High School	Kirk V. Thompson.
Gilmanton	Gilmanton Academy	S. W. Robertson.
Goffstown	High School	James A. McDougall.
Gorham	High School	F. L. V. Spalding.
Greenland	High School	Mary A. Lyon.
Hampstead	High School	F. E. Merrill.
Hanover	High School	Eleanor J. Clark.
Henniker	Academy and High School	Fremont L. Pugsley.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Hillsborough	High School	Isaac Copp.
Hinsdale	High School	C. H. Patterson.
Holderness	School for Boys	Rev. Lorin Webster.
Hollis	High School	Fred W. Dudley.
Jaffrey	Conant High School	Mary F. Bailey.
Jefferson	Jefferson Hill High School	Flora Wheeler.
Keene	High School	Robert A. Ray.
	Private School	Laura B. Tilden.
Laconia	High School	H. H. Tucker.
Lancaster	Academy and High School	D. T. Timberlake.
Lebanon	High School	Robert Forsyth.
Lisbon	High School	C. L. Wallace.
Littleton	High School	F. B. Pelton.
Manchester	High School	Albert Somes.
Marlborough	High School	Viola E. McClure.
Meredith	High School	Bertram Blaisdell.
Meriden	Kimball Union Academy	W. H. Cummings.
Merrimack	McGaw Institute	Elmer E. French.
Milford	High School	F. J. Allen.
Milton	Nute High School	William K. Norton.
Mont Vernon	McCollom Institute	J. B. Welch.
Nashua	High School	Lemuel S. Hastings.
New Boston	High School	Myrtie B. Adams.
New Hampton	New Hampton Lit. and Bib. Inst.	Frank W. Preston.
New London	Colby Academy	George W. Gile.
Newmarket	High School	F. T. Johnson.
Newport	High School	F. O. Chellis.
Northwood	Northwood Seminary	Loring G. Williams.
" Centre	Coe's Academy	Julius W. Brown.
Pembroke	Pembroke Academy	Isaac Walker.
Peterborough	High School	Ella C. Abbott.
Pittsfield	High School	James H. Johnson.
Plymouth	High School	C. C. Rounds.
Portsmouth	High School	Irving H. Upton.
	Private School	GeorgiannaS.Woodbury
Rochester	High School	Henry J. Stevens.
Somersworth	High School	J. M. Russell.
Sunapee	High School	
Tilton	N. H. Conference Seminary	Rev. J. M. Durrell.
Walpole	High School	L. E. Sherwin.
Warner	Simonds High School	J. M. Barton.
Whitefield	High School	Henry W. Hurd.
Wilton	High School	S. A. Smith.
Winchester	High School	W. O. Smith.
Wolfeborough	Brewster Free Academy	E. H. Lord.
Woodsville	High School	A. B. Libbey.

SUPERINTENDENT'S REPORT.

SUPERINTENDENT'S REPORT.

Several comparative tables follow, to which the attention of the legislature is called. Thoughtful study of them will reveal the trend of affairs in public education in certain directions, and they may become a source of information for guidance in policy or legislation.

TABLE No 1.—SCHOOLS AND PUPILS.

	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	
Different schools	2,698	2,684	2,770	2,276	2,314	2,293	2,302	2,235	2,226	2,200	2,222	Decrease.
Graded schools	491	510	526	539	571	587	604	627	648	674	708	Increase.
High schools.......................	46	51	57	58	56	58	62	60	57	65	65	Increase.
Average twelve pupils or less......	782	804	838	640	644	657	632	676	660	604	640	Decrease.
Average six pupils or less..........	306	307	359	166	172	197	176	171	170	162	196	Decrease.
Average no. of weeks..............	19.91	19.95	20.37	22.39	22.90	22.78	23.55	23.74	24.32	26.04	24.95	Incr'se about 30 pr. ct.
Average no. of pupils per school..	16.22	16.99	16.16	18.73	19.82	18.56	18.04	18.08	19.54	19.27	18.91	Increase.

A rhythmic decrease and increase in the number of schools are to be noted, until, in 1894, there are 476 fewer schools reported than in 1884. The gradual decrease of pupils in rural communities and the existence of private elementary schools account partially for this change, but, since graded schools have increased in number by 217 and the number of schools averaging fewer than 12 pupils and 6 pupils have decreased by 142 and 110 respectively, it is fair to infer that there is a tendency toward consolidation of weak and unprofitable schools, toward classification and grading of schools to their advantage, toward greater efficiency and economy in the administration of town school systems. This is progress, although it is difficult to repress always impatience at the slowness of the change.

CONSOLIDATION OF SCHOOLS.

As conservatism, local prejudice, unsound logic and ignorance of actual benefits are standing in the path of reform in this direction, it may be well to call attention to some advantages to be derived from a consolidation of schools. As the logic of success is most effective, quotations from recent Massachusetts reports are instructive and suggestive.

Hon. J. W. Dickinson, in the report for 1891–'92, says: "The practice of grading the schools more than any other means employed for their improvement has affected them favorably. To facilitate this, a number of small schools have been discontinued, the children being brought together in large central schools. Following the example set by Concord ten or twelve years ago, the towns of Bedford, Lexington, and Maynard have erected new buildings and concentrated their schools. Mashpee also, a town in Barnstable county, consisting chiefly of the remnants of the tribe of Mashpee Indians, has reduced her three schools to one school with two departments, and erected for its accommodation a school-house in the north part of the town, at a cost of $3,500. To this the children remote from the school are transported at public expense. The result is not alone the grading of the schools, but there is a saving per month of twenty dollars in money. The places named are notable examples of a general tendency among the towns to have better grading, and to give up the little neighborhood schools to secure this end.

"Under the system of grading, larger numbers can be trained and taught together; fewer teachers are required, and a superior class can be employed; the school term can be prolonged; and the interest of the pupils in school and in other relations is improved by their more extended associations. It is found that, with consolidation and the consequent better grading, the regularity of attendance improves. The effect in Bedford is an increase both in the average whole number attending and in the regularity of attendance. Presumably the same is true of all the towns under the plan of consolidation.

"The morals of the children are improved by the more constant oversight possible, where the more skilful, experienced, better trained, and more permanent teachers are employed, as in the graded schools.

"The supervision of the schools under the plan of consolidation is both more easy and more effective."

State Agent G. T. Fletcher thus reports: (Mass., 1893–94) "The exodus of young men and women to the cities of Massachusetts and the states of the west has left many of the towns poor in people and property. For what these rural communities have done and may do for the commonwealth they deserve aid in their time of need. The state should coöperate with the towns in securing for their children educational advantages equal to those possessed by wealthy communities. The school population has diminished in a greater ratio than that of the adults because large families of children were common formerly, uncommon now; but the number of schools has not been reduced in like proportion to the number of the children, and as a result many schools are too small to be interesting and profitable.

Last year sixteen towns in three counties had a school attendance of only 1,076 pupils, an average of eleven to a school for seven months in the year. The average cost per pupil for schooling was $18.33. As some schools had only six pupils, and a few only three, the cost per pupil was much greater, being as high as $60 in the smallest school, while in a school of twenty-five pupils, the cost averaged less than $8. These figures show the expensiveness of educating pupils in small schools, a fact which the people do not seem to realize. The average wages of teachers in these towns was only $5.50 a week, for which sum good teachers cannot be secured.

Two things may be regarded as objects to be kept in view: efficiency and economy. Means to secure these ends are: comfortable and convenient school-houses; necessary appliances; no more schools than are needed; intelligent teaching and skilled superintendence. There cannot be efficiency without economy in school matters. A scattered population with small means must endure some privations not felt in thickly settled communities, such as remoteness from post office, stores, church, schools, physicians; but in this commonwealth every child should have opportunities for a good common-school education. The state must give more pecuniary aid, perhaps by increase of the school fund and distribution of all the income of it among the poorer towns.

Country people should perceive that the conditions under which the old district school was a power in the land no longer exist. Fifty pupils in one school, ranging in age from four years to twenty-one years, many of them mature young men and women, was no uncommon occurrence less than fifty years ago. Last year nine towns had less than fifty pupils as an average attendance in *all* of their schools, and twenty-one towns had less than seventy-five pupils as a total average attendance; but some of these towns had eight schools. It must be evident to every intelligent, candid person who gives the subject consideration that a less number of schools is a necessity and that only by combination can this result be attained. If a rural school has twenty-five pupils, a competent teacher can be economically employed. In a good community such a school has advantages not possessed by village or city schools. When the attendance is small in schools it seems to be wise to effect in some way a union of schools.

In many towns the schools can be conveniently united by twos or threes, according to size and location. In other towns all the children can be gathered at a centre where a graded school can be established. Only in this way can the best primary instruction be secured and a high school become a possibility.

These facts should have great weight with the people. A few good school-houses will be needed, and the cost for repairs and fuel will be reduced. Fewer and better teachers will be employed and the children will receive better instruction, which is the ultimate object to be reached, as only for them do schools exist.

There are some objections to any plan of union, but they are overbalanced by the advantages. When the people in the rural towns are willing to do all they can to educate their children, the state should supplement these efforts wisely by money and management. Many towns have made a good beginning in this work.

The following letter from Seymour Rockwell, Esq., of Montague, for nearly thirty years a member of the school committee of that town, is given here, at my request for the results of his experience :

MONTAGUE, MASS., Dec. 6, 1893.

MR. G. T. FLETCHER :

Dear Sir : For eighteen years we have had the best attendance from the transported children, no more sickness among them and no accidents. The children like the plan exceedingly. We have saved the town at least $600 a year. All these children now attend school in a fine house at the Center, well equipped. The schools are graded. Everybody is converted to the plan. We encountered all the opposition found anywhere, but we asserted our sensible and legal rights and accomplished the work. I see no way to bring up the country schools but to consolidate them, making them worth seeing; then the people will be more likely to do their duty by visiting them.

Yours truly,
SEYMOUR ROCKWELL.

In the report for 1889 Agent George H. Martin dwells upon the woful waste in the maintenance of small, unprofitable schools.

The excuse, if any be needed, for such extended quotation is that the presentation of the matter is so clear and that conditions and possibilities so like those in this state are portrayed that New Hampshire towns may well learn lessons of wisdom and prudence from her sister state.

There is no legislation needed here to hasten the consolidation of schools. The school boards may expend not more than twenty-five per cent. of the school money for the transportation of pupils. The school boards alone determine the number of schools to be maintained. If the patrons of the schools, the people, and the school boards will bury all prejudice, all animosity, all greed, all personal antipathies, if everyone in the community will earnestly and sympathetically coöperate with those who are endeavoring to improve the schools, to educate the children in the best way by the best means, school bugbears will soon flee, difficulties will disappear, many problems will solve themselves, and the towns and the state will be enjoying the benefits derived from a calm, dispassionate settlement of this question by union of schools, richer in power and efficiency.

SCHOOL YEAR.

The average time during which the schools of the state were in session has increased from 19.91 weeks reported in 1884 to 26.04 weeks in 1893, and to 24.95 weeks in 1894, a gain of about 30 per cent.

The falling off from last year of 1.09 weeks, as shown in the report this year, is probably due to a somewhat general and temporary cause, probably the "hard times." Following is a statement of gain and loss by counties:

Belknap	gained	.25	weeks.
Grafton	"	.91	"
Merrimack	"	.33	"
Carroll	lost	.08	"
Cheshire	"	4.71	"
Coös	"	1.51	"
Hillsborough	"	.05	"
Rockingham	"	3.01	"
Strafford	"	2.33	"
Sullivan	"	.62	"

The longest school year reported is at Plymouth, 37.41 weeks. The shortest at Waterville and Wentworth's Location, 8.00 weeks.

It would be an act of wisdom on the part of the legislature to fix twenty-five weeks as a minimum school-year for all towns. It is not fitting here to dwell in detail upon the reasons for such action. Considering the short school life of the average child at present and the greater demands upon the public schools, a period of twenty-five weeks is too short rather than too long for the accomplishment of what is expected of our schools.

For the sake of uniformity throughout the state, the school-year should begin with the opening of the schools in the fall, and the school time of those pupils seeking certificates entitling them to work in manufacturing establishments should be computed from that time.

HIGH SCHOOLS.

An increase of 19 in the number of high schools is indicative of a healthy educational sentiment. There must be some feasible way by which comparatively small towns, or a group of towns, could advantageously maintain schools for teaching higher branches throughout a portion of the year. It is most desirable that the incentive of the opportunity of advanced study at little expense should be held out to as many children in the state as possible.

COURSE OF STUDY FOR ELEMENTARY SCHOOLS.

The suggestion that for many reasons a sound course of study, with detailed explanations and hints, published under state authority, is much needed, may not be irrelevant here. At present our common school course is indefinite both as to subjects and end.

ATTENDANCE.

In the next table (II) there is not much, perhaps, that needs special comment, with two or three exceptions.

TABLE No. II.—ATTENDANCE.

		1894	1893	1892	1891	1890	1889	1888	1887	1886	1885	1874
Boys two weeks or more		31,993	31,736	31,233	31,023	30,883	30,505	31,688	31,371	32,870	32,593	69,178
Girls two weeks or more		30,454	29,967	30,048	29,172	28,930	29,619	30,158	29,399	31,349	31,063	
Under six		4,695	4,665	4,711	4,465	4,357	4,186	4,369	4,535	4,632	4,729	
Six to sixteen		52,507	51,457	51,620	51,126	50,943	51,511	53,029	51,658	53,291	55,221	
Over sixteen		5,245	5,581	4,940	4,604	4,513	4,471	5,017	4,938	5,221	5,114	
Average attendance		42,030	42,889	43,508	42,096	41,526	43,484	44,877	43,139	44,769	45,159	47,275
Ratio		.673	.702	.716	.715	.704	.717	.742	.724	.711	.719	.69
Private schools		7,425	8,254	8,181	8,948	7,750	7,514	7,652	6,438	5,832	5,804	
Five to fifteen not attending		1,290	1,484	1,382	2,012	1,633	1,825	2,518	2,267	3,570	3,346	*2,593
Selectmen's enumeration	Boys	22,826	19,474	17,169	16,412	17,735	16,956	13,355	12,015	12,655	11,594	
	Girls	23,393	18,968	16,418	15,672	17,136	16,537	12,460	11,842	12,012	11,378	

*Between four and fourteen.

The percentage of attendance, **67.3**, as reported for this year, is the lowest point reached in many years. To account for the falling off will not be attempted.

The public schools are for all the children of the state. The law requires attendance of all children between certain ages for a certain minimum period of time, unless evidence of inability or equal advantages is shown.

Difficulties arise in dealing with habitual truants and children employed in manufacturing establishments. To the average teacher a greater source of vexation and bewilderment is irregularity of attendance of pupils enrolled as members of the school in good standing. This irregularity of attendance, in the gross, results in great loss of time and school privileges, easily calculable in hours or school months. The loss of interest consequent upon interrupted attendance, the waste from gaps in individual progress as compared with school or class progress, the formation of pernicious habits in inexactness and irresponsibility, are not so easily represented by symbols.

Some causes of absence are poor teaching, false methods of discipline, lack of home influence and parental coöperation resulting in neglect or indifference, importunity on the part of the child to remain at home "to help" in trivial matters, perversity, ignorance of consequences of absence, and poverty. Distance from school and insufficient school accommodations are more infrequent causes.

The work of the school is the business of the child, and every child should be impressed with the idea that his business can no more be neglected without detriment than the business of adults. Tendencies to tardiness and absence seem "to run in families," along with other family traits. The responsibility for negligence of school duties through absence or idleness rests not wholly upon the child, but quite largely upon the parent who knows, or ought to know, the general conduct of his child, and who, by inaction, tacitly assents to such conduct.

The first concern of the school official in this matter is to find out the causes of absence in his own school. There must be no diminution or cessation of attention until general habits of punctuality are formed in the community. Spasmodic revivals are impossible here. The woful waste of absence should be held before parents and children alike continually, although the unfair and inefficient scolding of pupils present for the faults of absentees is to be deprecated. Coöperation of parents is to be sought. Too often parents are ignored until there is trouble. Calm weather is the favorable time for acquaintanceship, and an acquaintance with parents gives occasion to inculcate the importance of school privileges, to inform of the policy and methods of the school, and to strengthen the personal hold of the teacher. Appearances at times indicate that to the teacher pupils are simply pupils, and not human beings in certain definite relations to the community and to life.

Strong teachers with heart-power succeed well in gaining and holding pupils in school. Good teaching is essential. Every pupil should feel that by absence he suffers personal loss irretrievable. If poverty prevents attendance, kindly charity should be so administered as not to offend the personal dignity of any pupil, or to cause him to lose caste among his fellows.

However desirable perfect attendance may be for the prosperity of the school and the progress of the individual, it is not to be purchased too dearly. Every child who ought, should be in school every day, but no detriment should come to anybody, pupil or parent, in health or in any valuable thing, by his attendance.

Attendance is a means, and all pupils may rightly feel that partial attendance is considerably better than no attendance. Avoidable absence alone is culpable. In struggling for long "rolls of honor" and high percentages of attendance, it is so easy to put the whole matter in wrong relations. While inertia on the part of the teacher, and a bare perfunctory discharge of duty in always securing "a proper excuse," are deplorable, deceitful and doubtful acts performed for prizes of any sort whatsoever, "banners," applause of committee, or any other, weaken the morals of the school. A wholesome rivalry is possible and stimulating. It is common, for instance, to excuse children immediately after the roll-call in order to avoid a technical absence, a dismissal not being regarded in the record of attendance percentage. The pupil actually loses the whole session. If absence in cases of this sort is necessary, the coming to school to report is a hardship. Such a method is an unworthy subterfuge and a trick. If tardiness is the especial matter under attempted improvement, it is intimated that absence is preferable, and tardiness, sometimes unavoidable, becomes almost criminal in the judgment of a pupil. It is difficult to maintain the perspective. Teachers, presumably somewhat masters of their circumstances, are occasionally late in their arrival at school. The fetich-worship of marks and records leads to extraordinary devices and regulations. Things simple become warped beyond recognition.

In many places there is a custom to drop from the roll the name of any pupil absent for ten consecutive half-days. Under such a rule, engaged in hot rivalry for the highest percentage of attendance, or without adequate conception of the physical, intellectual, and moral purposes of schools, unable to withstand the stress of circumstances, some teachers prefer continued absence to occasional presence.

General rules governing the matter of attendance and establishing uniformity in recording and reporting, applicable throughout a state, are desirable in the interest of honest statistics and sound morality.

A pupil should be in his seat ready for duty at the signal for beginning a session. Failing in this, or arriving before the middle of a session, he may be regarded as tardy. If he arrives after the middle of a session, or leaves before that time, he may be regarded as absent, and the loss of time recorded. To be marked present a pupil should be in attendance at least during one half of the session. If he leaves after the middle of a session the record should show a dismissal. Actual absence or presence during a whole session involves no doubt in recording. Since it may be desirable for uniformity in reporting to set an arbitrary limit to absence, the end of ten consecutive half-days, a school week, may be as good as any. This time lost should be reckoned in ascertaining average membership and attendance if the pupil returns. In case the pupil does not return these days may be omitted in reporting. The actual loss of time incurred by tardiness or dismissal should be recorded against the pupil's name in the register. Statistics should be in sight of truth. Notwithstanding the advantages of some such system, objections not altogether trivial may be made to these suggestions. Uniformity throughout a town at least is to be insisted upon. The ratio of enrolment to whole number of children, of average membership to enrolment, of average attendance to average membership, may indicate the efficiency of the schools, their influence, and the esteem in which they are held.

It is the duty of the school to reach every possible pupil, and to keep him for as much time and for as long time as possible under beneficent educational influences. When this is accomplished the records and reports should show exactly what they purport to show—how generally and how constantly the provisions for education are applied.

A more systematic and energetic enforcement of the truant laws by school boards of small towns is essential. A deplorable *laissez-faire* policy exists in altogether too many places. The provision of the law relating to the penalty to be imposed upon such parents or guardians as do not comply with the statutory requirements for attendance of children upon public schools is defective and should be amended so that failures to send children to school should constitute a misdemeanor punishable by payment of a fine.

The law relating to child labor should be so amended as to include mercantile houses and establishments employing children other than manufacturing establishments.

The *minimum age limit* at which children may work while schools are in session should be raised to *fourteen years.*

SCHOOL CENSUS.

To furnish a correct basis for all reports pertaining to pupils, an exact enumeration of all children in the state should be made annually in each district by the truant officers or other agents appointed by the school boards. The reports made by the selectmen or assessors are extremely defective and unsatisfactory. An annual census of children between five and sixteen years of age, accurately taken and carefully preserved, indicating the name of child, age in years and months, parent's name and occupation, residence, etc., would be most valuable, and should be required by law.

PRIVATE SCHOOLS.

The number of pupils reported as attending private schools increased from 1885 to 1891. Since that time there has been a considerable decrease. If this means that after a trial of private schools, the people hold the public schools in higher esteem and prefer them, it is a most gratifying condition of things.

As school boards must furnish children between the ages of twelve and sixteen years, who wish to work in manufacturing establishments, certificates of attendance at school, and as many such children attend private schools, it would seem advisable that such attendance should be upon approved schools. Some provision similar to the following from chapter 498, section 2, of the statutes of Massachusetts, might be appropriate: "For the purposes of the preceding section [relating to attendance at school], school committees shall approve a private school only when the teaching in all the studies required by law is in the English language, and when they are satisfied that such teaching equals in thoroughness and efficiency the teaching in the public schools in the same locality, and that equal progress is made by the pupils therein, in the studies required by law, with that made during the same time in the public schools; but they shall not refuse to approve a private school on account of the religious teaching therein."

TABLE No. III.—AVERAGE COST PER PUPIL.

		1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	
Teachers' salaries and miscella's..		....	$7.96	$8.08	$8.62	$9.17	$8.52	$9.68	$10.82	$10.90	$11.35	$11.72	
Of average attendance.............		....	11.22	11.57	11.90	12.36	13.16	13.95	15.48	15.35	16.33	17.43	
For entire sum expended...........		....	9.63	9.29	10.63	10.26	12.27	14.11	14.46	13.88	14.04	15.37	
For entire sum.....................		....	13.58	13.72	14.70	13.61	14.69	20.33	20.68	19.55	20.20	22.82	
For miscel'aneous, salaries, and 6 per cent. on plant...............		....	10.21	10.03	10.84	11.46	11.94	12.49	13.71	13.80	14.29	14.72	
Of average attendance, same items		....	14.40	14.57	15.00	15.44	16.53	17.27	19.61	19.43	20.64	21.86	
Average wages teachers....	Male....	$38.41	39.21	40.22	41.03	44.32	43.37	45.88	48.99	48.02	48.80	49.78	Increase, 29.6 per cent.
	Female.	23.14	23.20	23.56	24.46	24.93	25.42	25.64	25.89	26.09	27.00	27.32	" 18.2 "

COST OF SCHOOLS.

Table III shows the average cost of the schools per pupil and the average wages of teachers. In studying this table, three facts must be borne in mind: during this period the free text-book law has become operative; the wages of female teachers have advanced eighteen per cent., those of male teachers about thirty per cent.; the school year is thirty per cent. longer than ten years ago.

TEACHERS.

From Table III it may be demonstrated that the average male teacher in the state, working during the average school year, can earn $300.50; the female teacher, under the same conditions, can earn $160.64. These sums do not seem too great for the maintenance of educated men and women without consideration of the gratification of cultured tastes.

TABLE No. IV.—TEACHERS.

	1854	1864	1874	1884	1894
Males....................	1,196*	759	482	443	280
Females..................	3,194	3,262	3,330	3,077	2,907

*Many teachers are reported twice.
1894. Per cent. males, 8.78; per cent. females, 91.22

Table IV is food for reflection. No comment is necessary. Possibly the conditions producing this result are beyond control. Nevertheless, the question arises, Is it to the advantage of the state and society that so few men participate in the public education of future citizens?

TRAINED TEACHERS.

TABLE No. V.—NORMAL SCHOOL.

	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894
Teachers from..........	342	346	365	329	363	351	401	449	414	419	269
Graduates...............	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	310
Towns employing.......	148	146	142	154	150	154	162	154	144	147	156

In 1894—Per cent. from normal schools, non-graduate..................	8.48
Per cent. from normal schools, graduates......................	9.72
Total...	18.20

Table V is not an absolute index of the number of trained teachers employed in the state as many graduates of training-schools, not classed as normal schools, are teaching in the cities of the state. These figures, however, do show that there is still apathy or lack of information on the part of the people in regard to professionally trained teachers. It is right to expect that of the five hundred persons coming into the teaching force of the state each year, the larger number shall be especially fitted by their education and training for the work of teaching.

TEACHERS' EXAMINATIONS AND CERTIFICATES.

"The school board shall select and hire suitable and competent teachers." Such is the only requirement of the statute regarding the employment of teachers. Although the state nominally sets the diplomas of its normal school as a standard, virtually there are as many standards of suitability and competency as there are school boards in the state. It would be threshing old straw to go over the arguments in favor of trained teachers, to show the necessity of a minimum standard of qualification throughout the state or to indicate methods of determining the fitness of prospective teachers for their work. The character of the schools must forever depend largely on the fitness of the teachers for their functions, so that the problem of most interest and importance for community or state is how to ensure to itself the best possible teaching talent. It is a delicate question as to how far a state has a right to compel the attendance of a child upon a poor school in charge of an unsuitable, incompetent teacher. There is constant necessity of stimulation and improvement of the corps of teachers already in service, and of training and preparation of the regular additions to the force. Our normal school and institutes partially provide for this. But enough is not done. The New Hampshire State Teachers' Association is an important auxiliary in the uplifting of standards for the qualifications of teachers and the awakening of a professional spirit. There is more eagerness on the part of teachers to meet the requirements of the schools than there is on the part of the people to engage none but well qualified teachers.

A glance at resolutions adopted by the State Teachers' Association at its meeting in Manchester, Oct. 27, 1894, may make plain the trend of sentiment and opinion in regard to certification of teachers and other matters of importance.

Resolved, That the State Department of Public Instruction be requested to prepare examination papers of different grades, and to advise the use of them by school committees in the examination of teachers, certificates to be issued by committees upon examinations thus conducted; or, in case the examination papers are returned to the Department of Public Instruction, to be issued by that department. It is advised that these examination papers contain questions upon the organization and management of a school, methods of teaching and the like.

Second, That the legislative committee of the association be requested to coöperate with the Department of Public Instruction in securing from the legislature a proper system of certification of teachers by the state, it being understood that certificates may be granted to graduates of normal schools and colleges, and to teachers of five years' standing in the state, and also that in special cases, where certificates may not be granted, permits to teach for a year may be given. It is further desired that legislation be secured for the proper supervision of the public schools, especially through the grouping of towns in the country, allowing a supervisor to each group.

Third, That if, in the judgment of the legislative committee of the association, such action as has been proposed, cannot be obtained from the next legislature, the committee coöperate with the Department of Public Instruction to secure the appointment of a commission made up of representatives of the educational interests of the state, to investigate the public schools of the state, and report upon their condition to the succeeding legislature.

Fourth, That the association requests the Department of Public Instruction to secure, if practicable, the establishment of a pedagogical library and museum in connection with the State Library.

The educational committee of the association that drew up these resolutions consisted of Pres. W. J. Tucker of Dartmouth College, chairman, Dr. C. C. Rounds, principal State Normal School, Principal L. S. Hastings of Nashua High School, Supt. L. J. Rundlett of Concord, Principal E. E. French of McGaw Institute, Reed's Ferry, representative educators of the state.

Plans covering substantially these points had already been suggested by this department, so that the mutual agreement and coöperation were most gratifying. The requests made of this department will be complied with. It is hoped that the legislature will consider the resolutions and take some action in regard to the recommendations therein suggested.

SUPERVISION.

Most of the schools of the state are practically without skilled supervision. It is too much to hope that supervision of all schools will become at once obligatory and compulsory. The advisability, however, of employing county supervisors and possibly an inspector in the Department of Public Instruction is worthy of serious study. Other states have adopted various plans for supervising their schools and abundant information in regard to them that would unreasonably extend this report is at hand.

SCHOOL BUILDINGS.

There is a gratifying decrease of 48, from 216 to 168, of the school buildings reported unfit for use. Too often matters pertaining to the comfort and health of the pupils are ignored. Schoolhouses, violating all rules of sanitary science, wholly unfit for their intended use, are occupied year after year, with hardly the attempt at "an annual house-cleaning." Outbuildings that are sources of physical and moral contamination are winked at. School boards should be compelled to remove these plague-spots from the school grounds. The existence of such filthy and unsightly outbuildings as many in this state are, is an outrage upon childhood. All towns should purify these sources of evil.

SCHOOL MEETING.

The school meeting should be abolished and school affairs, which are now too much neglected, should be considered by the people in the regular town meeting assembled. Statistics from many towns are not obtainable, but statements from three typical towns far removed from each other will suffice to show that the interests of the schools would be better subserved by a consolidation of meetings. The town of A had last year about three hundred fifty voters qualified to vote in school affairs. About two hundred fifty attended the regular town meeting, and twelve the school meeting. The town of B had four hundred fifty voters; three hundred fifty attended the town meeting and nineteen attended the school meeting last year, thirty-eight this year. The town of C, of about three thousand inhabitants, had seventeen votes cast for school committee this year. Comment is unnecessary.

LITERARY FUND.

The literary fund, as was to be expected, was less this year than last,—$1.27 per pupil against $1.37. As a recognition of their worth, as a mark of gratitude for noble service, as a tribute to past glory and present possibility, many of the poorer towns, with lessening population and valuation, should be aided in their time of need in proportion to their actual wants rather than the number of pupils in school. A distribution of the literary fund on a basis of valuation, the poorer places receiving proportionately the larger sums, might be more truly equitable, on the principle that the stronger should help the weaker.

TEACHERS' ASSOCIATIONS.

A quickening of educational life is evinced in the increase of local teachers' clubs. In Carroll county an association comprising the teachers of the county is flourishing. This is the sole county association in the state. A movement is on foot to form a state branch of the International Teachers' Reading Circle. This project should meet the hearty support of all progressive teachers.

As is customary, the report of the last meeting of the New Hampshire State Teachers' Association is printed here.

NEW HAMPSHIRE STATE TEACHERS' ASSOCIATION.

The forty-first annual meeting of the New Hampshire State Teachers' Association was held in the First Free Baptist church, at Manchester, Friday and Saturday, October 26 and 27, 1894. This meeting was called to order by President F. W. Whitney of Dover. Rev. N. A. Avery of Manchester offered prayer, after which a chorus of high school pupils, under the direction of Prof. J. J. Kimball, furnished music. State Superintendent Gowing welcomed the teachers.

Dr. L. R. Klemm, of the National Bureau of Education, Washington, D. C., was introduced, and presented the following paper on "Herbartianism in Education:"

DR. KLEMM'S ARTICLE, WITH QUESTIONS AND ANSWERS.

Ladies and Gentlemen: The subject assigned to me for my address is "Herbartianism." I am glad it is that, and not "Herbart," for although it may be true, that "the most interesting study of man is man," I am positive that "Herbartianism" is a much more interesting subject for practical teachers than "Herbart" would be. In educational theories it is not what the man has been, but what he has proposed and accomplished, which is of the greater importance.

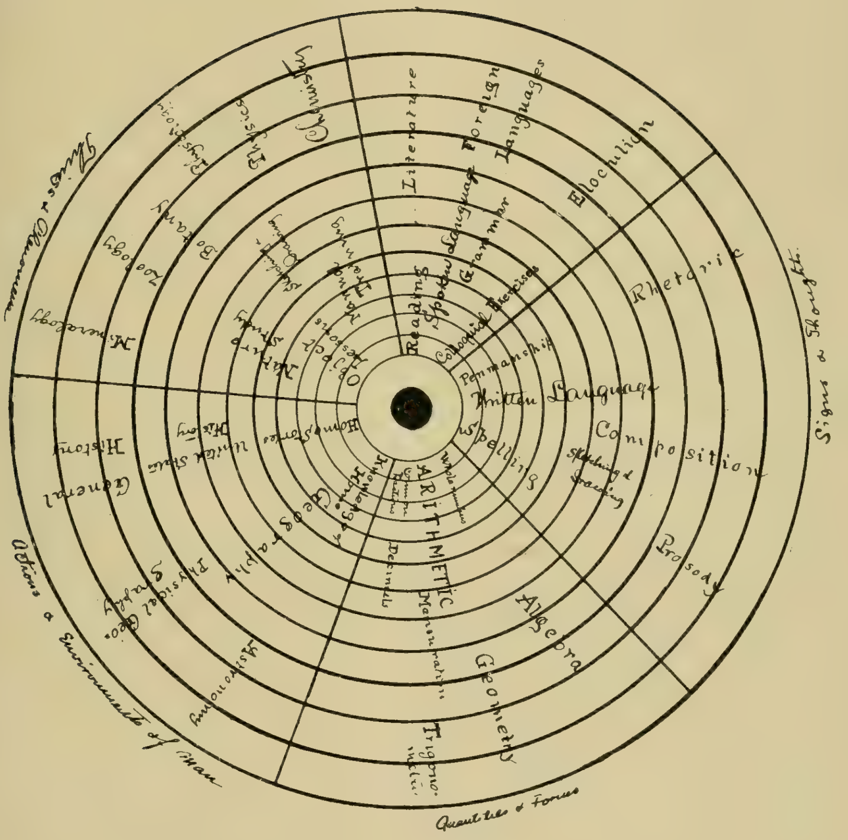
Of Herbart himself I only need to say, that in the university at Königsberg he was the successor of Kant, the author of "Critique of Pure Reason." That as a philosopher he must have been a man of great resources and discrimination, is to me obvious from the fact, that he was the successor of Kant. A German university philosopher would not be tolerated a week, but hooted out of his chair, if he were an insignificant scholar. If I tell you that Herbart's philosophical works are contained in thirteen large volumes, of which the last was printed fifty years after his death, you will readily believe, that I cannot entertain you with a full exposé of his system. I shall try not to fall into the error of the western professor, of whom it was said that he honestly endeavored to tell his pupils all he knew.

Yet, after all, I want to make a mark in your memory; I want to impress you with a few leading ideas which you may carry home and apply in the school-room. I therefore choose only three or four subjects of discussion, leading ideas of Herbart. First, the correlation and concentration of studies; second, the idea of apperception; and third, the question of interest in learning, to which, if I have time enough, I may add the law of contrariety. These subjects, although touched by other philosophers and practitioners in education before and after Herbart, are essentially Herbartian, because in no other system of education have they appeared so organically connected. Explaining correlation of studies without the clear and distinct understanding of the force directing the acquisition of knowledge; namely, apperception; and speaking of apperception without a clear comprehension of what the pupils' interest really is, and how it is aroused, would be acting like that work-house warden who interpreted the order, "If prisoners are obstreperous, give them alternately bread and water;" to mean, give them water one day and bread the other. No wonder his prisoners were docile.

Let me impress this fact upon you: You cannot understand Herbartianism unless you take the three subjects, correlation of studies, mental assimilation, and interest as a means thereto, into consideration simultaneously.

If I were to condense Herbart's system into one sentence, I should say "Education is growth." You may reply, that is neither new nor startling; others have said that. It is true, Montaigne, Lock, Comenius, Rousseau, Pestalozzi, Froebel, and hosts of smaller luminaries have said it, but none have proved it as Herbart did. The one has addressed himself chiefly to the intellectual part of man, another to the physical, and still another to the emotional, or soul life, but all their systems have remained fragmentary. In Herbart's we meet a system, for the first time, that embraces all manifestations of human existence in its development.

I. Now, if education is considered growth, we may with impunity compare intellectual with physical growth; let us do it, and see what a surprising similarity we shall discover. Growth is from within outward always, at least in human nature. You cannot slap a beefsteak on your biceps in order to increase muscular volume. The beefsteak must go into the


Things & Phenomena
Mineralogy
Zoology
Botany
Physiology
Physics
Chemistry
Nature Study
Sketching, Drawing
Object Lessons
Reading
Literature
Spoken Language
Grammar
Foreign Languages
Colloquial Exercises
Elocution
Rhetoric
Signs & Thought
Penmanship
Written Language
Composition
Spelling
Sketching & tracing
Prosody
ARITHMETIC
Whole numbers
Common fractions
Decimals
Mensuration
Algebra
Geometry
Trigonometry
Quantities & Forms
Knowledge of Home
Geography
Physical Geography
Astronomy
Home Stories
United States History
General History
Actions & Environments of Man

stomach; but before it goes into the stomach it must be chewed and mixed with a fluid from the glands of the mouth in order to prepare it for digestion. The intellectual mouth is found in the senses; food enters through the gates of the senses in form of sensations and perceptions. But the food in the stomach is not yet part of the body; the stomach has to digest, the lymphatic ducts have to take up the nourishing parts and conduct them through veins into the lungs and the heart, from where the new corpuscles are sent to the most remote parts of the body, where they are deposited to increase the volume of the body, or to replace wasted tissue. That is the process as physiologists describe it.

Now look at the psychological process,—the perceptions that have entered through the senses are not as yet mental food, not until they have been digested by our mental stomach—the brain. Here they are absorbed by the concepts on record, they are moulded, changed, brought into relation with previously conceived matter, and thus assimilated to cause growth of the understanding or intellect. Judgment and reason are derived from the material thus accumulated. The same precisely holds good with emotions of various kinds; thus we see an entire surprisingly similar process going on in all phases of human life.

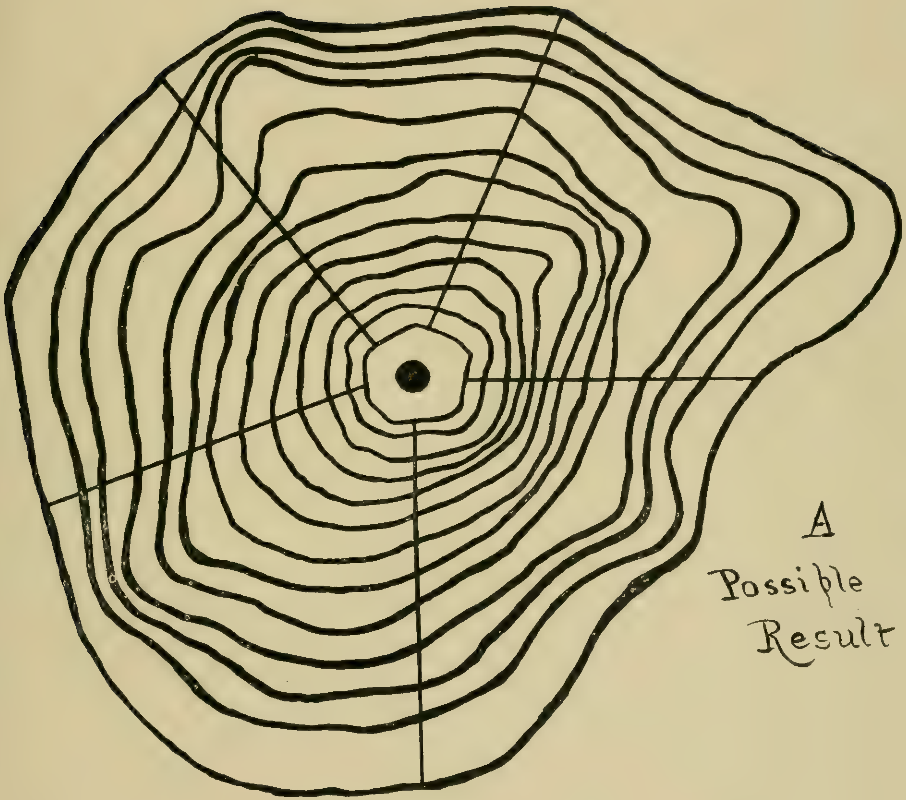
The first and most important demand Herbart made upon education—and right here let me say, that education is the influence of our entire environments, physical, psychological, and emotional, from the beginning of our life to its close; no man ever finished his education until he died, and even then with him are buried millions of possibilities. Now then, the first demand on education is, that the food offered to the child be suited to its capacity. Milk for the babe, not sole-leather-beefsteak with Worcestershire sauce; beef-tea for the patient, not Bavarian noodles, etc.—but of that hereafter.

Another demand of Herbart was that the intellectual food be offered in proper gradation and succession, "For," said he, "the growth observed everywhere in nature is concentric." Look at the annual rings of a tree-trunk. Nature does not add to one part of the body only, say the big toe alone, but the blood distributes food in equal proportion to all parts of the body; hence, treat the intellectual child likewise; do not confine it to a diet of one kind alone, do not feed it with numbers alone, or with literature alone, etc. *Concentric* his growth is to be, hence the various branches of study must be grouped concentrically, so that the mind can find a correlation between the various parts of knowledge as the stomach produces correlation between all the various kinds of food we put into it, provided we do not offer it sweet milk and cucumber salad at the same time. From this the catch words, "correlation of studies," have been derived.

The phrase of "growth in concentric circles," and the correlation it affords, is so well understood, that I shall find little difficulty in explaining it. The horizon of a child grows more extended as it gathers knowledge and experience, just as its horizon of vision grows more extended in proportion to its height. The baby's horizon consists of the four walls of the nursery; a primary pupil's horizon is bounded by the garden wall and a few neighboring streets. As it progresses it widens its horizon to the limits of the town and city; only in rare cases does the geographical horizon of a child extend beyond the native city or town by the aid of imagination, while the horizon of a thorough student of geographical and astronomical sciences is literally boundless.

The course of study laid down by school authorities affords an illustration of the concentric growth of the mind, inasmuch as it arranges all studies concentrically. Look at this figure (see charts): Here we notice that what are object lessons in the primary grades become natural history, physiology, physics, and chemistry in the upper and highest grades. The exercises in number in the primary grade contain all the germs of the higher mathematics, and when the child learns to distinguish between a whole and a half of an apple, it is learning fractions.

The child who measures the triangle or trapezium gets a good foundation for the study of geometry and trigonometry. Home stories widen out into biographies of great historical personages, and if the course be pursued, it may end in the history of remote nations and times, with a fair outlook into the philosophy



A Possible Result

of history. The small knoll back of the school-house may be the starting point for, and a fit illustration of, extended knowledge of mountain system. I need not further enumerate the studies to show how the mental horizon widens in ever larger and larger circle. This illustration explains enough. But mark you well, it is the *child* who stands in the centre, and since no two children have the same capacity, the extent of horizons is different.

In justice to Herbart and myself I must add, that the arrangement of the branches of study here given, is not to be regarded as Herbart's or mine, nor is it a correct copy of what may be found in the different courses of study; the latter vary in many instances. All I want to show is the principle that must underlie *all* courses of study. Every well arranged course of study presupposes mental growth in concentric circles, the yearly rings may differ in width, of course. But will you please notice that Herbart advocates not only the concentric growth of the mind, he advocates also that the studies be correlated. Will arithmetic and geography be correlated if the children are exercised in weights and measures, for instance, while during geography lessons the drainage of Siberia is studied? There may be correlation though, if in arithmetic we give an occasional example from the vast mass of numerical data found in geography. The child can just as well subtract a number of miles of one river from that of another, as to subtract two abstract numbers; and again between lessons on objects near at hand and nature studies and geography, there is such close relation that a teacher deserves to be dismissed summarily, if she fails to establish it. He who cannot find the relation between history, literature, and geography, must be as blind as a mole; he who finds no correlation between the exquisite art of classification in grammar and in natural sciences or logic, should not attempt to teach.

And while your eye still lovingly rests on the mathematical exactness of that which we *want* to do, please notice on this second chart (see charts) how erratic nature executes this wonderful plan.

Here is a possible result. See the protuberances and indentations. Notice how the child in one year rushes forward in one branch, and seems to make little headway in others. This is only a "possible" result, and yet, I say, if every one of our pupils could be made to represent a growth of that kind, or of that approximate regularity, we should have reason to be proud. Notice, that this child grows a little in every year. There are children who make progress in one, but absolutely none in another, on the contrary, lose apparently what they had gained in it. There are children whose mental horizon in some branches of study does not reach beyond the tips of their noses, while in others it reaches far beyond the confines of ordinary intelligence. These children's minds are warped, wofully distorted. What I show you here, is a very fair sample of nature's and the teacher's work. The harmonious development of all the inborn faculties of mind, heart, and body, is a beautiful and touching phrase, but alas, I am sorry to say, nothing but a phrase as yet. Look around in the vegetable world where we find examples of similar procedure. Look at the annual rings of a tree; the first few rings around the core are almost mathematically correct; but as the tree grows thicker protuberances and indentations are seen, often resulting from very insignificant causes,—the bite of an insect, the twisting of the trunk before the storm, a slight abrasion of the bark, may lead to an irregular growth. Similar trifling causes may warp the mental progress of a child, and make it irregular. A severe illness causing absence from school, a slight injury to the sense of seeing or hearing, love or hatred of a teacher, an act of injustice, any one of these results in irregularity of the growth spoken of. Love or hatred may give rise to enthusiasm or indifference. A few words of approbation may prove a strong impetus, while unjust punishment or superfluous praise may cause the contrary. Lucky or unlucky unforseen circumstances may influence the even and harmonious concentric growth of a child, and bumps and hollows will be the result. We are much more children of chance and our environments than we are willing to admit.

II. Now we come to the second subject: What is meant by the term apperception?

Since most of you have studied physiology, and understand the process of digestion and assimilation, I shall return to my homely but applicable analogy. The idea of apperception is not a new one. The process it indicates has been well known by philosophers, but only since Leibnitz have we a technical term for it, which like all technical terms not expressed by an Anglo-Saxon root, needs a definition to be generally understood and well applied.

Apperception appears to me a process of apprehending perceptions, a process of organically combining new perceptions with others previously gained, and of classifying them into the categories of the mind, such as time, space, condition, etc., or rejecting them, if they fail to fit into the categories.

There is nothing in modern psychology that shows as plainly as the idea of apperception does, that the mind grows by means of nourishment like the body. The various stages in the upbuilding of the body are (*a*) mastication, (*b*) swallowing, (*c*) digestion, (*d*) assimilation; now apperception is to the mind what assimilation is to the physical man. The physical food digested is taken up by the lymphatic ducts, and conducted to a vein, in which it mingles with the blood, and after having gone through the lungs where it is oxygenized, it enters the heart, from whence it is sent to the various parts of the body. Just so sensations become perceptions, which enter consciousness, there to be classified and organically connected with previous mental formations, to form concepts (not to say corpuscles of mental blood).

Food that fails to be assimilated, owing to bad mastication and digestion, passes out of the body without adding to its substance. Just so careless perception and poor concepts prevent apperception.

Mental as well as physical food may in itself be nutritious, and yet, it sometimes fails to be assimilated (or apperceived) owing to its being "badly cooked, poorly masticated, and insufficiently digested," or because precautions as to the proper quantity have not been taken.

The gastric juices and lymphatic system are not of equal effectiveness in all human beings. Some stomachs re-act against acids, others against fatty substances. What is food to one is poison to another. Just so with the mind. Some minds take in facts from one branch of knowledge, and refuse those of another.

A good physician is not likely to prescribe the same diet for all his patients. He will make proper inquiries, and if he has time enough, study each one to find what will agree with him, and then direct what he shall eat. Just so with a good teacher. He will know that one kind of mental food will not do for all his pupils, and although he is bound to furnish them all with a certain amount of "mental albumen," a certain amount of "mental fat or starch," etc., he will have sense enough to know that the result of mental assimilation differs greatly in various minds.

But if the entire apparatus of digestion is in prime order, and the lymphatic ducts act as they should, there is still left a possibility in which the process of assimilation may be checked. The blood may be too weak to accept the nutrition, in which case strong food has the contrary effect from that which it has upon a strong man. Babies, I repeat, are fed on milk, and could not assimilate Worcestershire sauce. This is easily applied to apperception.

I might spin out this comparison still further, but I resist the temptation, in order to turn to a side of the question which shows a difference between assimilation and apperception.

The mind comprehending or apperceiving one idea thoroughly, obtains thereby a power to grasp other ideas with greater ease. It grows by gathering apperception-material, which in turn predetermines the form new matter is to assume that enters through the senses. In this particular the process of apperceiving differs from that of assimilation. Different people observing the same phenomenon do not form the same concept of it in their minds, because the power of apperception is different, as is also the accumulated material of apperception. Hence the paradoxical saying, "We learn only by what we know," or as Goethe has it, "Oh, how we like to hear what we know so well;" that is to say, we apperceive new perceptions, if we have knowledge of related facts with which we can organically connect the new cognition.

While doing institute work some time ago, I gave a lesson in psychology, showing that the assimilation of thought progressed more favorably, if new ideas were linked to previous cognitions, that is, cognitions previously acquired; that there was close affinity between certain items of knowledge and the memory, while the latter showed a decided hostility to others, which, in fine, it rejected as the stomach does cherry-stones. Naturally, I spoke less graphically than this, elaborated upon my theme in philosophic terms, and noticed painfully that my words had little, if any, effect;—they certainly did not strike fire. I found no response in the eyes of my audience, some of whom seemed slightly bored, and showed it.

I paused, laid down my note-book, and cast about for a remedy. And then I had an inspiration which I quickly resolved to act upon. I dropped my subject "like a hot poker," as the funny fellow has it, and requested the audience to propose a few conundrums to me. Some moments passed in hesitation, and then, being urged a little by others, a young, sprightly teacher asked with a mischievous smile: "Why is a young lady like a door-knob?" I knew the answer, namely, "Because she is something to adore." This caused a ripple of laughter. I placed this question on the board.

Another of my hearers, a rather wealthy old lady, owner of several houses, who had been induced to be present at this afternoon's lecture, proposed this: "What intimate relations exist between a tenant and his landlord?"—"Parental relations." A venerable gentleman proposed this: "Why is a bald head like heaven?"—"Because there is no dyeing nor parting there."

Here I closed the list, and now showed that it was a handsome *young man* who remembered most readily a conundrum about a young lady; the *landlady's* memory was least sluggish in things which related to her "pay-rental" relations; while the *old gentleman* quickly recalled a conundrum which reflected upon his billiard-ball skull. Are not these three facts illustrative of the psychological maxim I had stated, and which I then repeated? My audience laughed heartily—they understood now what I had aimed at, namely, that we learn by what we know. When I took up my theme I was listened to with undivided attention, and the sparks of comprehension visible in every eye were proofs positive of working minds which followed my train of thought.

Try to teach a youth conic sections before he has gone through the whole range of mathematics that lead up to that branch, and mental assimilation (apperception) fails to take place. The digestive apparatus does not increase its capacity much; on the contrary it decreases with advancing years. Notice, on the other hand, that mental assimilation, or apperception, increases beyond calculation. The more we know, the more we learn.

Another difference is to be noted. In physical digestion we act upon substance; in mental digestion we deal with phenomena, or the appearance of things. The sense impressions that become perceptions, which through the apperceiving process, become concepts, or ideas (from which springs judgment), probably only change the brain in its cellular structure; hence, when I spoke of an accumulation of apperception material, it must not be taken to mean substance.

Ordinarily, the same kind of food will produce the same kind of tissue, but the same perceptions produce different ideas, owing to the difference in the apperceiving power. No two persons think or know precisely the same things in the same way.

One of the modern philosophers likens the act of apperceiving to the moving of an object into the focus. While a great many objects may be in one's field of vision, only one can, at one time, be focused, and from this fact the philosopher derives the necessity for a directing power that does the focusing which he finds in will-power, while others find it in interest. This, however, leads me away from the definition of apperception, which I should like to condense by saying, It is the act of *mental assimilation*.

III. The third subject emphasized particularly by Herbart and his disciples is "Interest;" the interest of the learner in what he is learning. Ah, will you say, here his simile of digestion gives out; there is nothing in the process of digestion with which to compare that imponderable element, interest, and its resultant attention. I ask you to reserve your victorious smile, until I have come to the end of my tether. I maintain that that which is interest in learning is appetite in eating. Appetite will make even poor cooking palatable, as interest will even make poor teaching successful. Several kinds of interest may be distinguished, such as interest in the person of the teacher, interest in the subject of study, and interest arising from external causes, such as want and poverty, or for that matter, ambition will act likewise. With appetite no particular taste is necessary, but if a refined taste is connected with appetite and the whole process of digestion, how much better it will be for the eater! Intense attention arising from deep interest and close application may be likened unto refined taste. What a tremendous error it was of mine, when as a boy I ate indiscriminately, so that my mother was frequently tempted to say, "I think you would eat shoe-nails with equal relish." Had I then had the developed taste that is now my good fortune to possess, I am absolutely sure that I would have a better digestion than I do have. If, on the other hand, I had always had the interest in and close attention to my studies I should be a vastly better scholar than I now am. The practical lesson we are to take from this is that the practice of forcing a child to learn is as futile and as pernicious as is forcing a child to eat what his stomach rejects. A little experience of my own may show you what I mean better than explanations.

One day a teacher called at my office saying, "I have among my pupils a veritable dunce; he is wretched in every branch of study, sits there looking like a log, and apparently has no interest in anything going on in school. His progress is of the slowest kind. Can you suggest a remedy?" I asked, "What are his home surroundings?" A.— "They are not elevating, to say the least. I know from hearsay that Hugo is pushed and knocked about, scolded constantly, and even whipped mercilessly by parents who do not understand the boy's absolute want of perception. His apathy is doubtless the result of defective perceptive faculty."

I made it my business to study the boy in the school room.

I seated myself near Hugo, took a slate and pencil and began to draw outline sketches of things that might amuse him. Soon I saw him imitating me, and that with a dexterity and skill which fairly took my breath away. I smiled at him encourageingly, entered into a whispered conversation with him concerning the pictures he drew, induced him to show me my mistakes in drawing, which he did readily and without assumption. Seeing in me a "hail fellow well met" he warmed and opened up his soul to me as he had perhaps never done in his life.

There was a rich and warm hearted life under a crust of apparent apathy, and I was determined to awaken it and reconcile it with its surroundings. We two adjourned to my office, and for a whole hour he conversed freely with me, showing no reserve, after seeing that I meant well. After reporting to the teacher the substance and character of our conversation, she blanched and cried out from the bottom of her troubled heart: "Have I misjudged the boy? Lord forgive me if I have!" (Bless her impulsive heart!)

We agreed upon a plan for action with regard to the "dunce," as Hugo had been called by everybody. For a number of weeks we gave him the privilege of coming to my office whenever he felt like doing so. We gave him work to do, yes, but made all that work have relation to drawing; all his arithmetic was closely coupled with drawing and sketching, till slowly, but by perceptible degrees, his interest in other things was awakened.

One episode of his cure is very vividly imprinted in my memory. Hugo showed a decided dislike to reading; I argued with him, saying that some day, when he would be a great artist, he would wish to read what people said of him; he would certainly want to read the criticisms made upon his work in the journals. Well, queer as it may seem, and questionable as the incentive may have been, from a moral point of view, it is a fact that from that day the boy bent all his energy upon reading, until after a few months he read as fluently as most of his schoolmates, who were considered bright boys, when he was the dunce. To cut a long story short, the boy is now a very creditable pupil, though by no means a shining light in scholarly attainments. He is fairly equipped for higher grades; and if in future years Hugo should become a great painter, which is not at all impossible, some of his schoolmates may be proud of having gone to school with him. I need not say that he has a very soft spot in his heart for me.

If you will permit me I will add another leading thought of Herbart. It is: "Instruction must be continuous." What does he mean by that? Webster defines continuity as being an uninterrupted connection, a close union of parts, a cohesion. "*Law of continuity*, the principle that nothing passes from one state to another without passing through all the intermediate states." Or, I might interpret by saying, that progress in school (and progress here implies that of teaching as well as of learning) should be a step-by-step movement; that there should be no break in the procedure which might cause disturbance. But that would not be sufficient. There is still a vagueness about these definitions.

Let me say, then: By continuity of instruction we mean, that the matter of instruction should be given in genetic order. We mean that immovable and perpetual order established since the creation of the universe, which in philosophy is called the law of continuity, in virtue of which every thing that is done is done by degrees infinitely small. It seems to be the dictate of good sense that no change is made by means of leaps. *Natura non operatur per saltum* (Nature does not operate in leaps); and nothing in nature's own unhurried manner of growth can pass from one extreme to another without passing through all the intermediate degrees.

Now, what is true of nature's growth must hold good of the mind; man existing not outside of, but within nature, being part and parcel of nature. So, then, all the items of each branch of study should be so presented that they form a genetic order. Furthermore, all the different branches of study should have an organic connection with each other. And here come in the art and skill of the teacher, which no organization, be it never so wise, no text-book, be it never so excellent, can replace. There must be a continuous adaptation, in fact, which mere text-book slaves cannot practice, even though they understand it.

Thus, for instance, it would seem wise to choose the examples used in grammar from the material gained in other studies, as geography, history, arithmetic, as well as literature. In other words, we should feed our instruction in language from the material the child has at hand. In spelling, we should use new words which the child meets in all branches of study, and not only from a spelling book, the contents of which are in no organic connection with the child's thought-material. In arithmetic, we should use problems taken from the child's home experience, or such as afford an organic connection with the child's range of thought. In short, genetic order in each study, and organic connection between the different studies, will cause continuity of thought, which is a condition of mental growth, and therefore a condition of success in teaching.

There certainly can be no doubt as to the desirability of connecting, logically and organically, all the matter of instruction, so that erratic leaping between distant points be avoided. But, my friends, that is but half the principle. So far, my explanations had reference to continuity in the *matter* of instruction only. The continuity of the child's *mind* is of even greater importance. If the child is not prepared to take the next step in an otherwise genetic train of thought, you will not be able to lift him up to it, since he must *grow* up to it. If he is not prepared to comprehend the next thought, you cannot ingraft it upon his mind, since the mind must develop thought within.

A thought, be it indigenous or not, cannot spring into life, or enter the child's mind as a complete, finished thing. It necessitates the action of thinking not only of this one thought, but of several others which lead up to it. If I make any one a present of a dollar, which I may have earned by hard toil and labor, it requires no toil and labor on his part to take it and enjoy its use. But I cannot give him a thought, without making him earn it; that is, not without requiring him to go through the effort of thinking like myself, which will be impossible if the conditions are not the same in both minds.

The "natural" method of teaching derives its name from the fact, that it is in harmony with the laws of natural growth, expansion, and development. Continuity of instruction refers to the progressing activity of the learner. He is to be led in such a manner that he will not be obliged to make unnatural leaps, but will make steps according to the size of his own legs; that is, his progress will be measured accurately by the capacity of his comprehension. A train of thought which may seem unbroken to an adult, is, perhaps, not so to a child. How often have I heard teachers say, "Can't you see that yet? Have n't I made that clear enough yet?"

You may easily see that buying an article for ten cents and intending to make a gain of twenty per cent., you would have to sell it for twelve cents. But a child will necessarily walk slowly before he comes to the same conclusion. There are many links between the first elementary idea of percentage and the child's ability to see, as readily as the merchant does, what price must be put on the article to make a gain of twenty per cent. It cannot be urged too strongly, that the principle of continuity has to be applied both to the matter of instruction and to the mind of the learner. The different degrees of comprehension among the pupils necessitate a constant adaptation of the matter to the mind, and in this the teacher's skill is tested.

I know, my friends, that this is anything but an amusing topic; but it does not admit of humor. A few words on "text-books" may close this address. Genetic and logical order is preserved, nay, highly cultivated, in our modern text-books; but while each offers that order and development within its own range, it rejects, as it were, a connection with other branches of study. I have in mind the many books on grammar, that present the subject cut loose from all other, even kindred, subjects, such as composition and literature. The same holds good in text-books of geography, history, arithmetic, etc.

Each book illustrates the continuity in the *matter* of instruction, which, of course, is one of its chief merits, a *conditio sine qua non*. But the books of necessity leave out of consideration the continuity of the child's *mind*, and therefore must be handled by a teacher who understands the child as well as his subject. The text-book must be again degraded to its proper position—to that of a *means* of instruction. It cannot, and should not, replace the teacher, who alone can make the proper selection, with reference to the actual state of mind of his pupils. He alone can know what questions to ask, what matter to present, and in what manner to present it.

The value of text-books has been overrated. It may be unpleasant to hear it, but it must be said. In the same proportion in which the text-books grew better, the teachers grew weaker. I think I can see a complete chain of cause and effect in this. Others say,—In the same proportion in which good but poorly paid teachers stepped out of the profession and were replaced by poorly prepared teachers, in the same proportion the text-books of necessity grew better. I accept this as a more charitable explanation; but wish to emphasize again that the best text-book cannot replace the good teacher, because it disregards the continuity of the mind by presupposing all minds alike. It cannot perform the functions of the good teacher, who, by continuous adaptation, fits the matter of instruction to the capacity of the learner's comprehension.

To sum up, I have discussed four points: Concentric growth and its method of correlation of studies; second, apperception, or the power of assimilation; third, interest, or the incentive of attention; and fourth, continuity in teaching and learning. These are merely a few leading ideas expressed in homespun English, for if I had used Herbart's language I am positive that not a baker's dozen of you would have remained to hear me to the end. If according to your light I have interpreted Herbart erroneously, charge it to my account, not to him; for as King Alfred said, "Every one is held for what he sayeth and the acts he doeth, and not for those of others."

Question I. Is Herbartian pedagogy valuable chiefly for its suggestiveness and the side lights that it throws upon certain parts of school work, or is it seriously advocated as a system worthy of full adoption in this country and under present circumstances?

Answer. There are enthusiasts who advocate it as a system worthy of full adoption, but they are careful to say that it cannot be adopted under present circumstances, because it necessitates a corps of teachers thoroughly equipped, which is a condition that precludes it from full adoption in America, where the average teacher remains in the profession less than four years. Herbartian pedagogy is full of most valuable suggestions, and any wise teacher may derive benefit from studying Herbart, as he or she did in studying Comenius, Pestalozzi, and Fröbel.

Q. II. In an Herbartian school in what way does the instruction of children over ten years old differ from that given in our better city schools?

A. This is difficult to answer, because there is no general standard for "our better city schools"; they differ greatly, and Providence be thanked that they do. If the querist will kindly study the requirements and results of Herbartian schools, such as the one in Jena, and compare these with what he finds in "our better city schools," he will be able to see the difference, if there be any.

Q. III. For children younger than ten are not Fröbel and Pestalozzi better guides than Herbart?

A. For the education of younger children the principles of Fröbel and Pestalozzi are essentially the same as found in Herbart's pedagogy. If there be a difference, it may consist in the fact that Pestalozzi's and Fröbel's methods of teaching are cruder than those of Herbart, who brought to bear upon education his scientific and philosophic insight into the natural growth of the child.

Q. IV. Has not a large part of Herbart's effort in pedagogy been directed towards counteracting the defects of Pestalozzi's system in the case of incompetent teachers?

A. An incompetent teacher is not apt to follow Pestalozzi's or any other system; Herbart's efforts were not intended to put patches on old shoes. On the contrary, Herbart presupposes and requires peremptorily a well prepared teacher, one who has the requisite knowledge and indispensable skill in awakening the latent talents and powers of the child. Consider also the fact that Herbart and Pestalozzi were contemporary workers; hence it is not reasonable to think that Herbart intended to amend Pestalozzi's shortcomings; if he had followed him after a lapse of one or two generations, we might reasonably presume such intention.

Q. V. It is said that Herbart's psychology, as a whole, has hardly a reputable defender, that it is arbitrary, mechanical, and based on mathematics more than on mind. Yet his pedagogy is founded upon his psychology. How can it escape the influence of the psychology on which it rests?

A. That Herbart's psychology as a whole has hardly a reputable defender is not upheld by the facts, because in Europe there is a host of teachers and practitioners who not only believe in, but teach and preach, Herbart's psychology. By abandoning Kant's transcendentalism, which presupposes the existence of inborn concepts or categories, he lifts pedagogy out of the mire onto firmer ground. (I cannot suppress a suspicion arising in me every time I hear a reformer, or advocate of reform, reviled by calling him disreputable, or anything like that.)

Q. VI. Is not Herbartianism losing ground in Germany? Are not teachers finding it only a stepping-stone to something better now in sight and reached more directly without it?

A. Losing ground in Germany? No; though it is true that the "Society for Scientific Education" has somewhat decreased in membership, it is undeniable that Herbart's theories and methods have been popularized to such an extent, that it would be astonishing to us if the facts were stated in numbers. When his theories were advocated, at first his disciples were isolated, next they combined and united their strength in the society mentioned; but now that Herbartianism is frequently adopted and advocated, the society has lost, to some extent, its object, at least, the intensity of its purpose, hence the decrease in number. I am constrained to ask the querist what that "something better now in sight" is. I am exceedingly anxious to know, and shall be most grateful for information, because I have all my life tried to be in the front rank of learners, and feel sorely aggrieved that that "something better" should have escaped my watchful eye.

Q. VII. A critic says that a large part of the efforts of children in school is expended in learning to do in a more laborious way what they already know well enough for practical purposes. Is not this especially true when an attempt is made to follow Herbart's five formal steps of Preparation, Presentation, Combination, Abstraction, and Application?

A. This question is, in a general way, applicable to other systems. The five formal steps need not be used in every lesson, or for every concept to be gained, but with the initial lessons I know no better method. Notice what thoughtless followers of Pestalozzi did; they kept children at work with objects in arithmetic, until they lost all power of symbolizing and abstracting. Likewise, thoughtless teachers still give object lessons on the commonest and best known objects, and forget that objective teaching, or appeals to sense-perception, should form a substratum of knowledge and nothing more. I could spin this out by giving innumerable illustrations of faulty teaching, but the foregoing suffices to show what I mean, namely, that Herbart's five formal steps are not necessary always, and in every lesson, but certainly in everything decidedly new and foreign to the child's store of knowledge. These five steps are so natural, so self-evident, that the mind ascends them without becoming conscious of the fact. If the mind is well prepared to take up a new fact which presents itself, or is presented, the mind, by means of the apperceiving process, combines that fact with previously conceived and stored-up knowledge, remodels the new material as well as the new concept to combine it with its own self, the mind assimilates it. From this, new combinations are made in the mind, facts become symbols, and are applied and used in reaching out for other knowledge. This action of the mind has been, is, and will be the same, only that Herbart analyzed it sufficiently to show it to us, and to indicate the way, *i. e.*, the method teachers should follow in their work.

Q. VIII. How is it possible to work out effectively with nervous American children, Herbart's idea of concentration?

A. The idea of concentration seems to me the most effective remedy for nervous American children. It gives the mind the repose and solidity a nervous child needs.

Q. IX. Is not Colonel Parker's attempt to solve the problem of concentration by appeal to the unity of the child's nature more likely to succeed than Herbart's attempt by making an exhaustive study of the resources of the subject of instruction?

A. The querist seems to suppose that Herbart attempts to concentrate only the subject-matter of instruction, and to leave the child's nature out of consideration, which is entirely erroneous. With Herbart it is not the subject-matter so much, as the child, at which he aims, when preaching the doctrine of concentration. The child, with him, always stands in the centre, and in ever widening circles the horizon of the child grows.

Q. X. Would not a large part of the subject-matter of Herbart's system need to be changed for America? *e. g.*, that which provides for the study of fairy tales in the first year; Robinson Crusoe in the second year; The Patriarchs in the third year; Judges in Israel in the fourth year; Jesus Christ in the fifth year; Apostles in the sixth year; and Reformation in the seventh year? That is, have not teachers in this country already made extended use of history and literature more fruitful of results than Herbart's selection?

A. That the scheme quoted is not adapted for America I readily grant; but beg leave to add, that it is not Herbart's but Ziller's scheme. That, however, teachers in this country have already made extended use of history, I deny positively; a few may have done so, the majority has certainly not; chiefly because history is not the strongest point of our teachers, or in fact of the nation. It is said, that we prefer to *make*, but not to *study*, history. In the educational plans of the American common school, history is given less time and attention than any other study, drawing and music included. History is confined to the high school and to the last year of the grammar school, while in Herbartian pedagogy history leavens the whole dough from the beginning of the course to the end.

Q. XI. In what way does Herbart's system propose to give will-training, upon which it lays so much emphasis?

A. It does that by fostering and directing desires which are the prompters of the will. The emotional part of man is considered much more in the Herbartian system than is commonly believed by those who have not studied Herbart. He claims that the will is best fostered by giving correct ideas, stimulating healthy desires, and thus creating strong impulses to do, and to will, the right thing.

Q. XII. What is the exact meaning of Herbart's "Many-sided interest," and how is this to be secured?

A. I have already partly answered this in the foregoing paper, but wish to refer to a little pamphlet called "Das Interesse" by A. Walsemann, which may give the desired information; but since this pamphlet is printed in German, the reader may prefer to find a definition in Dr. Lange's little book on "Apperception." (D. C. Heath & Co., Boston.)

Q. XIII. What does Apperception mean, not in general terms, but what should a teacher know about it, in order to teach advanced arithmetic best to a class in a grammar school?

A. I refer to the foregoing answer. Apperception is admirably treated in Dr. Lange's book, translated by the Herbart Club of America. A detailed statement in regard to arithmetic in any class whatsoever, will lead to writing an essay, or book, a thing that is here precluded, naturally. I suggest though, that if the questioner will imbibe the principles of Herbart and study his methods, he will find the way to apply it in arithmetic as well as in any other branch. If I know, for instance, the principle that percentage is virtually a mode of expressing common fractions, the denominator of which is one hundred in every case, all the botheration of dividing the subject into "cases" will vanish. It is so with the question under discussion. Knowing the principle, the application will be found by the teacher. I maintain, that it has always been one of the serious errors in American practice of teaching, to dwell too much on detail work and neglecting the underlying principles which they are to carry out. Our educational journals are full of small insignificant devices called methods,—this, that, or the other method,—Tom, Dick, and Harry's method. This appears puerile to any one who has studied systems and principles, and has the skill of applying them to suit the individual case. "A *method* is a way to reach a given end by a series of acts which tend to secure it"; the *manner* in which that method is used is that of the individual teacher. Between two towns there may be a driveway, a railroad, and a canal; in other words, three methods of communication, but the manner in which each individual uses the method is his own. One drives an ox-cart, another takes a swift team and light carriage, a third walks. The railway can be used also in different manners: express trains, freight trains, first and second class tickets, etc., etc.; the same holds good of the canal method. The questioner is kindly requested to apply this homely analogy to the question at issue.

In conclusion I beg leave to say that I am gratified to have received these queries; they were very welcome, and I assure the teachers of New Hampshire, that my pleasure in speaking to them has been very great.

I append the titles of a few books and magazine articles on Herbartianism, and kindred subjects, all printed in America.

De Garmo, Chas.—"Linder's Empirical Psychology," a translation, Boston, 1890.

De Garmo, Chas.—"The Essentials of Method," Philadelphia, 1891.

De Garmo, Chas.—"The Herbartian System of Pedagogics," (In Educ. Review, 1891.)

Findlay, J. J.—"Herbartian Literature in English," (In "School & College," 1892).

Haanel, Hugo.—"Herbart's Ideas on Education," by Dr. Karl Schmidt. (A translation). Journ. Speculative Philos. vol. 10.

Harris, W. T.—"Herbart and Pestalozzi compared," (In Educ. Review, vol. 5, 1893.)

Herbart, Johann Fr.—"Science of Education," translated by Henry M. and Eunice Felkin, Boston, 1893.

Herbart, Johann Fr.—"Psychology," translated by Margaret K. Smith, New York, 1891.

Jackman, Wm. S.—"Number Work in Nature-study," Chicago, 1893.

Klemm, L. R.—"European Schools," New York, 1890. (Contains descriptions of lessons conducted by Herbartians.)

Lange, Karl.—"Apperception." Translated by the Herbart Club, edited by Pres. De Garmo, Boston, 1893.

McMurry, C. A.—"A Geography Plan for the Grades of the Common School," Winona, Minn., 1891.

McMurry, C.—"How to Conduct a Recitation," New York, 1891.

Noss and Lukens.—"Outlines of Psychology & Pedagogy," Pittsburg, 1890.

Parker, F. A.—"Talks on Pedagogics," New York, 1894.

Preyer, W.—"The Development of the Intellect," (Part II of "The Mind of the Child.") Translated by H. W. Brown. New York.

Preyer, W.—"The Senses and the Will," (Part I of "The Mind of the Child.") Translated by H. W. Brown, New York.

Preyer, W.—"Mental Development of the Child," translated by H. W. Brown, New York, 1893.

Prince, John T.—"Methods in the Schools of Germany," Boston, 1892.

Rein, W.—"Outlines of Pedagogics," translated by C. C. Van Liew, Syracuse, 1893.

Smith, Margaret K.—"Herbart's Life," (In Journal of Education), Boston, 1892.

Van Liew, C.—"Rein's Outlines of Pedagogics." A translation, Syracuse, 1893.

Following Dr. Klemm's paper was a discussion, which was participated in by President Murkland, Dr. Harris, and Dr. Tucker.

Friday Afternoon.

The following committees were appointed by the chair: On nominations, William E. Buck of Manchester, Wendell P. Brown of Portsmouth, Frank H. Pease of Dover; on resolutions, Dr. T. W. Harris of Keene, President J. M. Durrell of Tilton, Miss Clara E. Upton of Nashua.

The exercises of the afternoon were opened by Superintendent Dutton, of Brookline, whose subject was "Coördination of Studies." He advocated the adoption of Herbart's plan—making every important truth taught a centre about which to group other truths. Training the child to moral excellence should be the aim of every true teacher; he should train the child's eye to see, his mind to think, his hand to execute, and develop his moral nature by acquainting him with science, literature, and art.

He spoke in detail of the Brookline plan for coördination. In the schools there, the reading, geography, history, and composition work of any class, all have reference to one country. Arithmetic is correlated with manual training and geography and sewing; lessons on the human body with the study of animals, etc.

Whatever is taught should be vividly presented, related to what has been learned before, and illustrated by side lights; the teacher should carefully prepare the lesson, that she may handle the subject skilfully and be prepared to ask earnest questions on previous lessons.

Miss Laura Fisher, of the Boston Normal school, spoke on "Unification of Primary School Work." Her ideas were essentially the same as those of the previous speaker. She urged primary teachers to develop thought and power of expression on the part of the child.

Mr. Henry T. Bailey, agent of the Massachusetts Board of Education, was to have addressed the audience on "The Use and Abuse of Illustrative Drawing," but as little time remained he spoke only on its use. He believes that the desire to draw is natural to every child, and that the teacher should encourage him, both by precept and example, to use that means of expression. He advised teachers to make frequent use of illustration in teaching the different subjects, by drawing on the board before the child—striving not for finished pictures, but for rough sketches which embody the ideas to be conveyed.

Miss Lucy Wheelock, of Chauncy Hall school, Boston, spoke on "Kindergarten Work in Public Schools." She defined the teacher as "one who awakeneth." She believes in physical exercises for children, but not in the form of gymnastics. Let the child imagine that he is a bird, and by sweeping movements of arm and wrist pretend to fly; let him imitate a frog, a butterfly, etc. He will then be stimulated to inquire into the habits of the creature he is imitating, and will take delight in the movement itself.

Evening.

President Merrill E. Gates, of Amherst college, delivered in the evening a scholarly address on "Sidney Lanier, Artist and Teacher."

Saturday Morning.

At the business meeting at 9 o'clock the committee on nominations made the following report: For president, J. C. Simpson, Portsmouth; vice-president, C. L. Wallace, Lisbon; secretary, Mary H. Dowd, Manchester; treasurer, C. W. Bickford, Manchester; members of the executive committee, L. S. Hastings, Nashua, M. M. Smith, Dover. These officers were unanimously elected.

President Tucker, chairman of the committee on education, read the following resolutions, which were adopted:

Resolved, That the State Department of Public Instruction be requested to prepare examination papers of different grades, and to advise the use of them by school committees in the examination of teachers, certificates to be issued by committee upon examination thus conducted; or, in case the examination papers are returned to the Department of Public Instruction, to be issued by that department. It is advised that these examination papers contain questions upon the organization and management of a school, methods of teaching, and the like.

Second, That the legislative committee of the Association be requested to coöperate with the Department of Public Instruction in securing from the legislature a proper system of certification of teachers by the state, it being understood that certificates may be granted to graduates of normal schools and colleges, and to teachers of five years' standing in the state, and also that in special cases, where certificates may not be granted, permits to teach for a year may be given. It is further desired that legislation be secured for the proper supervision of the public schools, especially through the grouping of towns in the country, allowing a supervisor to each group.

Third, That if, in the judgment of the legislative committee of the Association, such action as has been proposed cannot be obtained from the next legislature, the committee coöperate with the Department of Public Instruction to secure the appointment of a commission made up of representatives of the educational interests of the state, to investigate the public schools of the state, and report upon their condition to the succeeding legislature.

Fourth, That the Association requests the Department of Public Instruction to secure, if practicable, the establishment of a pedagogical library and museum in connection with the state library.

The committee that drew up these resolutions was composed of President W. J. Tucker, of Dartmouth, C. C. Rounds, of Plymouth, L. S. Hastings, of Nashua, L. J. Rundlett, of Concord, and E. E. French, of Reed's Ferry.

The regular exercises were opened at 9 : 30 by Superintendent C. F. Carroll, of Worcester. His subject was, "Professional Training of Teachers in Normal Schools." He believes in the establishment of normal departments in colleges to give special training to those who wish to teach.

"Training in Colleges" was the subject of President Whitman's talk. He said that man's inner life is to find expression in his outer life, consequently all sides of his nature must be educated, and this the college aims to do. Not *what*, but *how*, the child is taught is important. The teacher who is the child's model must endeavor to make himself all that he wishes the child to be—reverent, truth-loving, pious.

Principal Hastings, of Nashua, advocated the attendance of teachers, particularly those who have not had the advantages of normal training, at summer schools.

Superintendent Folsom, of Dover, read an instructive paper upon "Professional Training in the Reading of Educational Works." He would divide the teachers' reading into three classes: first, that for recreation and general culture; second, that in connection with the subject matter taught; third, that of pedagogical works. The teacher should read works of each class, and keep in touch with the latest theories of education.

The discussion which followed was animated. The speakers were President Murkland, President Tucker, Dr. Harris, Dr. Rounds, Principal Somes, Superintendent Whitcomb, and Principal Winch.

Dr. T. W. Harris, of Keene, for the committee, read the following resolutions which were adopted:

Resolved, That the thanks of the New Hampshire State Teachers' Association be extended to Dr. Klemm, President Gates, and the others who have presented papers, and for the valuable and instructive addresses with which they have favored us.

Resolved, That in view of the benefits which the members of the association have received from the papers and discussion at this meeting, we place on record our conviction of the value to teachers of associated work, as the important means of increasing the breadth of their thought, the efficiency of their methods, and the success of their professional labors; and that we recommend teachers wherever practicable, to form local societies for study and discussion in the field of their professional work.

Resolved, That the thanks of this association be extended to the pastor and members of the First Free Baptist church of Manchester for the use of their church and for the kind efforts on behalf of the comfort and convenience of the members of the association, and to the hotels of the city, and to the railroads for the favorable arrangements which have made possible the large and successful meeting which we have just enjoyed.

Resolved, That the thanks of the association be extended to its officers for their work in its behalf, and to the committee on legislation and education for the pains they have taken in devising means for the improvement of education in the state, and that we pledge ourselves to use every effort to carry into effect the measures which are recommended in the resolutions which we at this meeting have endorsed.

T. W. HARRIS,
J. M. DURRELL,
CLARA E. UPTON,
Committee.

The convention then adjourned.

MARY H. DOWD,
Secretary.

THE SPECIAL POINTS

to which the attention of the legislature is called are,—

1. The making of twenty-five weeks a minimum school year.
2. The school year to begin with the fall term.
3. The adoption of a state course of study for elementary schools.
4. The minimum age at which children may work in manufacturing establishments when schools are in session to be raised to fourteen years.
5. Other than manufacturing establishments to be included in law relating to employment of child labor.
6. The payment of a fine by parents failing to comply with law relating to attendance of children at school.
7. Certificates of attendance at *approved private schools* to be accepted by school boards in issuing labor certificates.
8. School census to be made by school boards or their agents.
9. Examination and certification of teachers.

10. Supervision of schools, especially in groups of towns.
11. Pedagogical library in connection with the state library.
12. Inspection of school buildings, especially outbuildings.
13. Union of school meeting and regular town meeting.
14. Aid to poorer towns.

Discussion of educational problems and theories has been left to other times and other places. The endeavor in this report has been to fulfil the requirements of the statute in furnishing a statement of "the conditions and progress of popular education in the state," and "suggestions and recommendations in regard to improving the same."

DOINGS OF THE SUPERINTENDENT.

The statute requires the superintendent of public instruction to make "a detailed report of his own doings." The following tables will show somewhat of the work undertaken outside the routine work of the office.

While there has been a large gain in the attendance at institutes, in some localities agencies for the betterment of the schools are still little appreciated. Much time, labor, and expense attend the conduct of institutes, and, although institutes fall far short of what they should be and of what it is hoped that they will become, they are worthy of the serious consideration of teachers and school officers who are striving for the more excellent way. Much must yet be done to overcome the inertia of the indifferent and the self-satisfied. Schools, not of the better sort, may be found in session within a few miles of an institute. School officers fail to attend institutes in their own towns, and neglect to notify teachers. It is, however, cause for encouragement that these are the exceptional cases, and that generally institutes are received with delight as sources of inspiration and power.

The day institute has proved even more successful than was anticipated. The large attendance, particularly of school officers, indicates the esteem in which it is held.

The experiment of an institute for high school teachers was most successful. Besides the regular instruction by teachers, as arranged, much time was given to the discussion of topics suggested by the needs and interests of many schools.

The Summer Institute at Plymouth offered a richer programme than last year, and the large number remaining throughout the term gave evidence of its worth. The state is to be congratulated when so many of her teachers will devote so much time and expense to self-improvement. The teachers present were at Plymouth for work and study.

A study of the tables and programmes will furnish all necessary information regarding institutes.

APPOINTMENTS OF SUPERINTENDENT.

Friday, February 16. Litchfield—"Our Schools and Their Needs."

Monday, February 19. Concord, St. Mary's School—"Culture."

Friday, March 9. Littleton—"Applied Psychology."

Tuesday, March 20. Plymouth Normal School.

Wednesday, March 21. Pelham—"Our Schools and Their Needs."

Thursday, March 22. Concord—Judge at Prize Declamations Public Schools.

Friday, March 23. Dover—Normal School Consultation.

Wednesday and Thursday, June 13, 14. Plymouth Normal School.

Thursday, June 13. Holderness School for Boys—

Friday Evening, June 14. Tilton, N. H. Conference Seminary. Prize Orations.

Monday to Friday, July 9–13. Bethlehem, American Institute.

Tuesday to Saturday, July 17–28. Summer School at Durham.

Wednesday, August 1. Barton, Vt.—"Discipline."

Thursday, August 2. Morrisville, Vt.—"The Three Fates."

Saturday, August 18–31. Plymouth Summer School.

Friday and Saturday, October 26, 27. Manchester, State Teachers' Association.

Monday, December 3. Charlestown, Dedication of School Building—"Education: What is it?"

Saturday, December 8. Ossipee, Carroll County Teachers' Association—"Culture of the Teacher."

Tuesday, December 11. Nashua Training School—"Discipline."

TABLE SHOWING THE STATISTICS OF INSTITUTES*

Number.	TOWN.	COUNTY.	Date.		No. of towns represented.†	No. of teachers in attendance.
1	Andover	Merrimack	April	27	11	47
2	Berlin	Coös	May	18	12	63
3	Claremont	Sullivan	May	2	11	72
4	Colebrook	Coös	May	16	9	38
5	Dover	Strafford	January	12	14	136
6	Durham	Strafford	January	11	12	49
7	Enfield	Grafton	April	25	10	50
8	Hillsborough	Hillsborough	May	9	14	72
9	Hinsdale	Cheshire	May	7	11	74
10	Hooksett	Merrimack	April	20	17	107
11	Kingston	Rockingham	May	11	29	130
12	Laconia	Belknap	April	18	16	99
13	Lancaster	Coös	January	5	13	60
14	Lempster	Sullivan	January	19	13	63
15	Lisbon	Grafton	January	3	11	62
16	Milton	Strafford	January	9	14	76
17	New Boston	Hillsborough	February	2	9	45
18	Northwood	Rockingham	April	13	5	19
19	Peterborough	Hillsborough	February	7	11	33
20	Reed's Ferry	Hillsborough	January	26	12	188
21	Sandwich	Carroll	May	22, 23	12	40
22	Walpole	Cheshire	May	4	11	39
23	Warner	Merrimack	January	17	17	65
24	Warren	Grafton	January	31	9	30
25	Wilton	Hillsborough	February	9	19	79
26	Windham	Rockingham	January	24	9	35
	Totals					1,771

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* Summer institute at Plymouth, August 18–31, 1894; attendance, 240; cost, $810.14.

† Several towns sent teachers to two institutes.

FOR 1894, FROM JANUARY 3 TO MAY 23.

No. of school officers in attendance.	Total day attendance.	Total evening attendance.	Cost.	Conductor.
5	75	125	$64.03	Superintendent Gowing.
7	100	100	63.20	“ “
2	150	125	82.26	“ “
4	75	100	64.70	“ “
11	200	100	84.21	“ “
4	100	75	46.47	“ “
[illegible]	100	100	65.66	“ “
9	125	150	75.14	“ “
6	150	150	85.80	“ “
5	200	100	80.43	“ “
7	300	150	75.07	“ “
8	200	100	64.06	“ “
7	150	150	92.39	“ “
7	125	150	95.83	“ “
4	200	250	66.19	“ “
5	170	*	49.47	“ “
5	200	200	86.24	“ “
2	65	30	45.94	“ “
4	100	300	83.75	“ “
2	225	150	73.62	“ “
6	75	175	124.64	“ “
5	125	60	79.71	“ “
10	180	250	64.46	“ “
1	75	100	76.03	“ “
7	250	100	82.25	“ “
6	150	60	49.37	“ “
145	3,865	3,350	$1,920.92	

* No evening lecture.

TABLE SHOWING THE STATISTICS OF INSTITUTES

Number.	TOWN.	COUNTY.	Date.	No. of towns represented.	No. of teachers in attendance.
1	Acworth	Sullivan	Friday, Sept. 28	7	33
2	Bartlett	Carroll	Monday, Sept. 10	5	12
3	Bradford	Merrimack	Wednesday, Oct. 10	7	39
4	Canaan	Grafton	Friday, Oct. 19	10	43
5	Concord (High Schools)	Merrimack	Friday, Sat., Sept. 21, 22	39	107
6	Farmington	Strafford	Friday, Nov. 2	13	103
7	Franklin Falls	Merrimack	Wednesday, Oct. 17	17	82
8	Gorham	Coös	Monday, Sept. 17	8	39
9	Groveton	Coös	Friday, Sept. 14	8	23
10	Meredith	Belknap	Friday, Oct. 12	14	78
11	Meriden (Plainfield)	Sullivan	Wednesday, Sept. 26	8	43
12	New London	Merrimack	Friday, Nov. 9	4	16
13	Whitefield	Coös	Wednesday, Sept. 12	8	59
14	Winchester	Cheshire	Friday, Oct. 5	9	76
15	Wolfeboro' Junction (Wakefield)	Carroll	Wednesday, Oct. 31	7	36
16	Woodsville (Haverhill)	Grafton	Wednesday, Sept. 19	11	40
17	Troy	Cheshire	Wednesday, Oct. 3	12	37
				187	866

FROM SEPTEMBER 10 TO NOVEMBER 9, 1894.

No. of school officers in attendance.	Total day attendance.	Total evening attendance.	Cost.	Conductor.
4	100	125	$74.66	Superintendent Gowing.
4	45	32	93.86	“ “
10	75	75	60.97	“ “
8	100	125	56.55	“ “
....	200	500	116.42	“ “
12	300	225	61.71	“ “
5	125	100	75.73	“ “
6	75	200	97.91	“ “
3	125	50	116.20	“ “
9	125	125	69.24	“ “
11	100	135	100.29	“ “
4	60	70	40.18	“ “
6	150	175	78.20	“ “
5	100	100	62.30	“ “
5	70	*	50.22	“ “
6	75	65	63.05	“ “
5	75	100	60.67	“ “
103	1,900	2,202	$1,278.16	

* No evening lecture.

LIST OF INSTRUCTORS AND SUBJECTS AT INSTITUTES FROM JANUARY 3 TO MAY 23, 1894.

SUBJECT.	INSTRUCTOR.	Periods occupied.
Arithmetic	Miss L. P. Shepard	5
“	Supt. C. Folsom	3
“	Mr. Sylvester Brown	3
“	Mr. Geo. Winch	1
“	Supt. W. N. Cragin	1
“	Mr. B. S. Andrew	2
“	Supt. D. P. Dame	1
“	Mr. C. W. Morey	1
“	Supt. J. C. Simpson	1
Metric System	Mr. L. S. Hastings	1
History	Supt. C. Folsom	4
“	Mr. F. S. Sutcliffe	3
“	Mr. C. W. Morey	3
“	Supt. W. N. Cragin	1
“	Miss Mabel Hill	1
“	Mr. M. C. Smart	1
Odds and Ends	Supt. Gowing	8
Three Fates	Supt. Gowing	8
Civil Government	Mr. C. H. Williams	1
“	Mr. F. H. Pease	1
Practical Pedagogy	Dr. C. C. Rounds	10
Art of Questioning	Mr. L. S. Hastings	3
“	Supt. D. P. Dame	1
Nature Study	Miss F. S. Beane	1
“	Miss S. E. Brassil	1
Language	Supt. Gowing	3
“	Supt. W. N. Cragin	2
“	Mr. R. A. Ray	1
“	Miss Mabel Hill	6
“	Supt. A. L. Bartlett	1
“	Supt. J. C. Simpson	3
“	Mr. Geo. Winch	1
“	Mr. Sylvester Brown	3
“	Mr. Albert Somes	1
“	Supt. H. D. Rider	1
Geography	Mr. W. S. Ward	4
“	Supt. C. Folsom	1
Rural School Methods	Mr. C. L. Wallace	2
“	Mr. W. S. Ward	4
“	Supt. Gowing	1
Music	Mr. E. W. Pearson	2
Reading	Mr. E. E. French	6
“	Miss L. P. Shepard	4
“	Mr. F. S. Sutcliffe	1
“	Supt. W. C. Bates	4
“	Supt. Gowing	3
“	Supt. J. C. Simpson	1
Memory	Mr. M. C. Smart	1
Discipline	Mr. M. C. Smart	2
“	Supt. Gowing	8
Spelling and Arithmetic	Supt. J. H. Fassett	2
Physics	Mr. W. K. Norton	2
Penmanship	Miss A. E. Hill	1
“	Supt. L. J. Rundlett	1
Educational Fads	Supt. W. C. Bates	2
Elimination of the Unprofitable	Supt. J. H. Fassett	1
What to Do With Spare Hours	Mrs. J. W. Kelley	7
Historical Sketch of New Hampshire	Supt. J. H. Fassett	2
How to Do It Plus How Not to Do It	Mr. E. E. French	4
Books and Reading	Supt. A. L. Bartlett	1
Supplementary Work	Mr. F. S. Sutcliffe	2
The Ideal Teacher	Supt. W. C. Bates	2
Psychology	Mr. Albert Somes	1
A Day's Program	Supt. Gowing	3
Educational Balance in Common Schools	Mr. J. W. Kelley	4
In Touch With the Times	Mr. G. N. Cross	1

EVENING LECTURES.

Abraham Lincoln	Rev. F. L. Phalen	9
Considerations by the Way	Pres. C. S. Murkland	5
Our Schools and Our Scholars	Pres. C. S. Murkland	9
Jack Spindle's Schoolmasters	Rev. J. M. Durrell	1

TABLE OF INSTRUCTION AND INSTRUCTORS, SEPTEMBER 10 TO NOVEMBER 9, 1884.

SUBJECT.	LECTURER.	Number of periods.
Science	Mr. J. W. Kelley	3
Music (vocal)	Mr. E. W. Pearson	1
Language	Supt. Gowing	5
“	Mr. Sylvester Brown	2
“	Miss Caroline E. Wing	1
“	Supt. J. T. Thompson	1
“	Supt. I. Freeman Hall	1
History	Supt. Channing Folsom	2
“	Mr. H. W. Hurd	3
“	Supt. L. T. Nash	1
“	Mr. C. W. Morey	1
“	Supt. W. N. Cragin	2
“	Mr. Sylvester Brown	1
Arithmetic	Supt. Channing Folsom	3
“	Supt. I. Freeman Hall	2
“	Agent G. T. Fletcher	1
“	Mr. C. W. Morey	1
Drawing	Miss Martha Ross	1
“	Miss Emily F. Carpenter	1
Geography	Mr. C. L. Wallacc	1
“	Supt. Channing Folsom	1
“	Supt. I. Freeman Hall	1
“	Miss Caroline E. Wing	2
“	Supt. L. T. Nash	1
“	Miss L. P. Shepard	2
“	Supt. G. I. Aldrich	1
Reading	Mr. Sylvester Brown	2
“	Miss L. P. Shepard	3
“	Miss Nellie Boyd	1
“	Supt. J. G. Thompson	1
“	Miss Caroline E. Wing	1
“	Agent John T. Prince	2
“	Supt. Gowing	1
Nature Study	Mr. H. W. Whittemore	1
Commonsense in Teachers	Mr. F. L. V. Spalding	1
Practical Pedagogics	Dr. C. C. Rounds	6
School Management	Mr. C. L. Wallace	2
“ “	Agent G. T. Fletcher	2
Art of Questioning	Mr. Lemuel S. Hastings	1
“ “	Supt. D. P. Dame	2
Juvenile Literature	Mr. J. D. Horne	1
Number Work	Miss L. P. Shepard	1
“ “	Supt. D. P. Dame	2
Principles and Methods of Teaching	Hon J. W. Dickinson	2
The Surface of the Ground	Supt. T. W. Harris	2
Helps to Rural Schools	Agent John T. Prince	2
What One Can Do with Chalk	Miss L. Maud Cate	1
Duties of School Boards	Supt. Gowing	12
Consolidation of Schools	Supt. Gowing	1
Order in the School Room	Supt. Gowing	1

EVENING LECTURES.

“Our Schools and the Community”	Rev. F. L. Phalen	5
“Abraham Lincoln”	Rev. F. L. Phalen	1
“Relations of Schools to Citizenship”	Prof. John K. Lord	2
“What and How”	State Supt. Mason S. Stone, Vt.	1
“The Relations of Parents and Teachers”	Mrs. Alice Freeman Palmer	1
“Browning's Poetry”	Mr. Lemuel S. Hastings	1
“Education at Home and Abroad”	Rev. S. W. McCollester	1
“The Educational System of Massachusetts”	State Agent G. T. Fletcher	1
“Boys”	Pres. C. S. Murkland	1
“Our Schools and Their Needs”	Supt. Gowing	2

TABLE GIVING THE NAMES OF THE TOWNS REPRESENTED AT INSTITUTES WITH THE NUMBER OF TEACHERS AND SCHOOL OFFICERS IN ATTENDANCE FROM JANUARY 3 TO MAY 23, 1894.

TOWNS.	No. of teachers.	No. of school officers.
Acworth	13	2
Allenstown	1	
Alstead	6	
Alton	4	1
Amherst	7	2
Andover	11	3
Antrim	4	
Ashland	3	
Barnstead	1	
Barrington	7	
Bath	5	
Bedford	9	
Belmont	5	
Bennington	1	
Berlin	12	2
Bethlehem	4	
Boscawen	6	
Bow	6	
Bradford	5	2
Brentwood	2	
Brookfield	1	
Brookline	3	1
Canaan	11	1
Candia	6	
Carroll	2	
Centre Harbor	1	
Charlestown	9	
Chester	8	1
Chichester	1	
Claremont	43	2
Colebrook	22	2
Columbia	7	2
Concord	64	
Cornish	4	
Croydon	3	
Dalton	2	
Danbury	5	1
Danville	1	
Deerfield	5	1
Derry	8	
Dover	60	6
Dublin	2	1
Dummer	3	1
Durham	17	2
East Kingston	6	1
Enfield	17	2
Epping	15	1
Epsom	5	
Exeter	26	1
Farmington	15	1
Francestown	8	1
Franklin	26	1
Fremont	3	
Gilford	3	
Gilsum	6	
Goffstown	9	
Gorham	10	2
Goshen	1	1
Grafton	3	
Grantham	1	
Greenfield	2	
Greenland	3	
Greenville	6	1
Hampstead	6	3

TOWNS.	No. of teachers.	No. of school officers.
Hampton Falls	2	....
Hanover	2	....
Haverhill	2	....
Henniker	1	....
Hinsdale	15	3
Holderness	1	1
Hollis	1	....
Hooksett	9	2
Hopkinton	8	3
Hudson	4	....
Jaffrey	6	1
Jefferson	14	....
Keene	15	1
Kensington	3	....
Kingston	16	3
Laconia	41	3
Lancaster	22	6
Landaff	6	....
Langdon	4	1
Lebanon	18	2
Lee	2	....
Lempster	11	1
Lisbon	22	1
Litchfield	3	....
Littleton	17	2
Londonderry	4	....
Lyman	4	1
Lyme	2	1
Lyndeboro'	5	....
Madbury	4	1
Manchester	98	....
Marlborough	7	....
Marlow	10	2
Mason	5	....
Meredith	8	3
Merrimack	18	2
Middleton	3	....
Milan	8	1
Milford	15	....
Milton	19	2
Moultonborough	4	....
Nashua	82	....
New Boston	19	3
Newbury	2	....
Newcastle	2	....
New Durham	2	....
New Ipswich	11	....
Newmarket	9	....
Newport	27	....
Newton	5	....
Northfield	6	....
North Hampton	1	....
Northumberland	15	2
Northwood	14	2
Ossipee	3	....
Pelham	6	3
Pembroke	12	....
Peterborough	18	2
Pittsburg	2	....
Pittsfield	9	1
Plaistow	9	2
Plymouth	30	....
Portsmouth	35	....
Randolph	4	....
Raymond	6	....
Richmond	4	2
Rindge	2	....
Rochester	35	2
Rollinsford	6	1
Roxbury	1	....

TOWNS.	No. of teachers.	No. of school officers.
Rumney	1	....
Salisbury	6	....
Sanbornton	2	....
Sandown	3	....
Sandwich	17	3
Seabrook	3	....
Sharon	....	....
Somersworth	25	1
South Hampton	3	....
South Newmarket	11	1
Springfield	2	....
Stark	3	....
Stewartstown	4	....
Strafford	1	1
Stratford	4	....
Stratham	4	....
Sunapee	10	....
Swanzey	8	....
Sutton	8	3
Tamworth	7	2
Temple	1	1
Thornton	1	1
Tilton	9	....
Troy	1	....
Unity	8	1
Wakefield	7	....
Walpole	14	3
Warner	20	2
Warren	3	1
Washington	7	....
Weare	1	....
Webster	1	....
Westmoreland	2	....
Whitefield	16	....
Wilmot	3	....
Wilton	12	2
Winchester	15	....
Windham	5	1
Wolfeborough	2	....

TABLE GIVING THE NAMES OF THE TOWNS REPRESENTED AT INSTITUTES WITH THE NUMBER OF TEACHERS AND SCHOOL OFFICERS IN ATTENDANCE FROM SEPTEMBER 10 TO NOVEMBER 9, 1894.

TOWNS.	No. of teachers.	No. of School officers.
Acworth	11	1
Alton	7	1
Andover	7	1
Barnstead	1	....
Bartlett	6	3
Bath	9	1
Belmont	7	....
Benton	2	1
Berlin	11	1
Boscawen	8	1
Bradford	5	2
Brentwood	2	2
Bridgewater	1	....
Bristol	6	....
Campton	2	....
Canaan	18	4
Canterbury	3	....
Centre Harbor	4	1
Charlestown	9	1
Chesterfield	2	....
Chichester	1	....
Claremont	1	....
Colebrook	1	....
Concord	14	2
Conway	7	....
Cornish	4	3
Dalton	5	....
Danbury	4	....
Dorchester	2	....
Dover	3	....
Dummer	3	....
Effingham	2	....
Enfield	5	1
Farmington	27	6
Fitzwilliam	8	1
Franklin	29	3
Gilford	2	....
Gilsum	1	....
Gorham	12	2
Grafton	6	1
Grantham	9	3
Groton	2	2
Hanover	2	....
Harrisville	1	....
Haverhill	11	2
Hill	2	....
Hinsdale	16	1
Holderness	1	1
Hopkinton	4	....
Jaffrey	4	1
Jefferson	6	1
Keene	26	1
Laconia	31	....
Lancaster	7	4
Landaff	1	....
Lebanon	7	2
Lempster	3	....
Lisbon	1	....
Littleton	15	1
Lyme	4	1
Manchester	2	....
Marlborough	7	1
Meredith	13	5

TOWNS.	No of teachers.	No of school officers.
Middleton	4	2
Milan	6	1
Milton	9	1
Monroe	2	
Moultonborough	2	
Nashua	3	
Newbury	4	3
New Durham	5	2
New Hampton	2	1
New London	7	2
Newport	13	2
Northfield	4	
Northumberland	10	
Nottingham	2	
Orange	1	
Orford	3	
Ossipee	6	1
Plainfield	13	3
Plymouth	20	
Portsmouth	3	
Randolph	3	
Richmond	13	1
Rindge	3	
Rochester	32	1
Roxbury	1	
Salisbury	1	
Sanbornton	4	
Shelburne	2	1
Somersworth	6	
Springfield	2	
Stark	2	1
Strafford	12	
Stratford	3	
Sullivan	3	2
Sunapee	5	
Surry	1	
Swanzey	9	
Sutton	9	3
Tamworth	1	
Tilton	7	
Unity	5	2
Wakefield	13	1
Walpole	1	
Warner	10	3
Warren	2	1
Washington	2	
Webster	2	
Whitefield	2	
Winchester	16	3
Wolfeborough	8	
Total	113	
VERMONT TOWNS.		
Brattleboro'	1	
Guildhall	1	
Newbury	3	
St. Johnsbury	1	
MASSACHUSETTS TOWNS AND CITIES.		
Arlington	2	
Boston	2	
Gardner	1	
Greenfield	2	
Lowell	1	
Newtonville	2	
Northampton	1	
Warwick	1	

HIGH SCHOOL INSTITUTE.

September 21, 22, 1894.

Schools represented:

Amherst, 1.
Berlin, 2.
Brentwood, 1.
Canaan, 1.
Charlestown, 1.
Claremont, 4.
Concord, 10.
Dover, 6.
Durham, 2.
Epsom, 1.
Exeter, 2.
Franklin, 3.
Goffstown, 1.
Hanover, 2.
Henniker, 2.
Hillsborough, 1.
Keene, 5.
Kingston, 1.
Laconia, 4.
Littleton, 3.
Manchester, 5.
Meredith, 1.
Milford, 1.
Nashua, 10.
New Hampton, 1.
Newport, 3.
Peterborough, 3.
Plymouth, 5.
Pittsfield, 2.
Portsmouth, 5.
Somersworth, 3.
West Lebanon, 2.
Walpole, 1.
Winchester, 2.

Academies and Private Schools:

McGaw Institute, Reed's Ferry, 3.
Robinson Seminary, Exeter, 2.
Sanborn Seminary, Kingston, 1.
St. Mary's School, Concord, 2.
Miscellaneous, 18.

HIGH SCHOOL TEACHERS' INSTITUTE, HELD AT HIGH SCHOOL BUILDING, CONCORD,

Friday and Saturday, September 21, 22, 1894.

PROGRAMME.

Friday Morning.

10:00 Opening Exercises.
10:15 "Biology in High Schools."
Zoölogy, Prof. C. M. Weed, N. H. College of Agriculture and Mechanic Arts.
Botany, Prin. C. H. Clark, Sanborn Seminary, Kingston.

11:15 "Algebra."
Mr. J. W. MacDonald, Agent Massachusetts State Board of Education.
12:00 Consideration of Topics Proposed.

Afternoon.

2:00 "Practical Hints in Biology."
Mr. Weed and Mr. Clark.
2:30 "Latin."
Mr. MacDonald.
3:15 "English."
Prof. C. F. Richardson, Dartmouth College.
4:00 Consideration of Topics.

Evening—Lecture in the Unitarian Church.

7:45 "The Relations of Parents and Teachers."
Mrs. Alice Freeman Palmer, Mass. State Board of Education.

Saturday Morning.

9:00 Consideration of Topics.
10:00 "What Should the Small High Schools Attempt?"
Mr. E. J. Goodwin, Principal High School, Newton, Mass.
Discussion of Topics.
12:30 Adjournment.

The following topics were proposed for consideration. Other topics were suggested by any in attendance.

1. The Principal's Function.
2. Discipline, contrasting that of High with that of Elementary Schools.
3. Conditions upon which High School Diplomas may be given.
4. To what extent ought scholars to be encouraged to take the college preparatory course?
5. Matter and Method of a Four Years' Course in English.
6. Science for the average pupil and for the special pupil.
7. The most defective part of the Education in this country is that of Secondary schools.

(See Commissioner Harris's letter of transmittal of Report of Committee of Ten.)

8. To what practical use can we put the Report of the Committee of Ten?
9. Table IV in the Report of the Committee of Ten.
10. Modern Foreign languages in the High School course.

A general discussion of all topics was invited.

NEW HAMPSHIRE SUMMER INSTITUTE.

INSTRUCTORS.

Language and Grammar, Sylvester Brown, Principal Martin School, Boston, Mass.

Advanced Arithmetic, George I. Aldrich, Superintendent of Schools, Newton, Mass.

Penmanship, Miss Anna E. Hill, Supervisor of Penmanship, Springfield, Mass.

History, Channing Folsom, Superintendent of Schools, Dover, N. H.

Physiology, F. F. Murdoch, State Normal School, Bridgewater, Mass.

Nature-Study, A. C. Boyden, State Normal School, Bridgewater, Mass.

Drawing, Miss Augusta L. Balch, Supervisor of Drawing, Somerville, Mass.

Practical Pedagogy, Dr. C. C. Rounds, N. H. State Normal School, Plymouth.

Physics, Lemuel S. Hastings, Principal High School, Nashua, N. H.

Psychology, Charles Henry Douglas, Principal High School, Hartford, Conn.

Geography, Miss Caroline E. Wing, Principal Training School, Manchester, N. H.

Primary Reading, Primary Arithmetic, Miss L. P. Shepard, Principal Training School, Nashua, N. H.

Composition Work, Miss Mabel Hill, St. Mary's School, Concord, N. H.

Music, E. W. Pearson, Director of Music, Nashua, N. H.

Advanced Reading, Swedish Gymnastics, F. S. Sutcliffe, Principal Lincoln-St. School, Manchester, N. H.

Natural History Laboratory, Miss Flora S. Beane, High School, Littleton, N. H.

EVENING LECTURES.

Monday and Tuesday Evenings, August 20, 21.

"School Management,"
A. W. Edson, Agent Mass. Board of Education.

Wednesday Evening, August 22.

ROUND TABLE.

Thursday and Friday Evenings, August 23, 24.

"School Boys and School Girls,"
"School Men and School Women,"
Supt. W. C. Bates, Lawrence, Mass.

Monday Evening, August 27.

"The Uprising of a Great People,"
Dr. C. C. Rounds, State Normal School.

Thursday Evening, August 30.

"School Devices,"
J. Chauncey Lyford, Principal Winslow-St. School, Worcester, Mass.

Friday Evening, August 31.

President W. J. Tucker, Dartmouth College.

NEW HAMPSHIRE COLLEGE OF AGRICULTURE AND THE MECHANIC ARTS.

SUMMER SCHOOL OF BIOLOGY.

1894.

The impetus recently given to nature-study in the secondary schools has led to a demand for the more thorough preparation of teachers in the essentials of botany and zoölogy. Teachers cannot get special training in these branches during the college year, because it coincides with their teaching year. In the past their opportunities for getting it during the summer have been limited, on account of the lack of summer schools.

To meet this demand, the New Hampshire College, coöperating with Superintendent Gowing of the State Department of Public Instruction, will institute next July a Summer School of Biology, especially adapted to the needs of teachers in the secondary schools. The instruction in botany will be given by Principal Charles H. Clark, A. M., of Sanborn Seminary, Kingston, N. H., and in zoölogy by Professor Clarence M. Weed, D. Sc., of the college. Supplementary lectures will also be delivered by President Chas. S. Murkland, Ph. D., and Superintendent Fred Gowing, of Concord.

The school will open Thursday, July 5, and continue until Saturday, August 4. It will be held in the laboratories and class-rooms of Thompson Hall, students being granted free use of the library, microscopes, aquaria, collections, and other facilities. The laboratory instruction will be supplemented by work in the field and class-room, and by informal discussions of such topics as are likely to prove useful for illustrative purposes in nature study in the lower schools.

The course of study will cover the line of work in botany and zoölogy recommended in the recent report of the Committee on Secondary School Studies, appointed by the National Educational Association for adoption by the secondary schools. In addition, there will be offered, to such teachers as may desire it, an opportunity of taking a special course in microscopical technique under Principal Clark, or in elementary entomology under Professor Weed.

The situation of the college is peculiarly favorable to the study of Natural History. Plants and animals inhabiting a great variety of land surface, as well as fresh, brackish, and salt water, are easily accessible.

Board and room can be obtained in Durham at an average cost of $4.00 per week. A fee of $15 for the course will cover other expenses, except perhaps a small outlay for books. The number of students will be limited to fifty, to be enrolled in the order of application.

Applicants may address,

PRESIDENT CHAS. S. MURKLAND,
DURHAM, N. H.

The Summer School of Biology established at Durham should attract many teachers in 1895. The prospectus outlines the purpose of the school.

NEW HAMPSHIRE STATE NORMAL SCHOOL.

STATE NORMAL SCHOOL—REPORT OF THE TRUSTEES.

To the Honorable Senate and House of Representatives:

The board of trustees of the New Hampshire State Normal school respectfully submits the report for the year ending August 31, 1894.

We are happy to be able to report a year of health, prosperity, and improvement in several lines.

The committee on text-books and teachers have made such changes in the curricula of the schools that far greater advantages are offered the pupils than heretofore.

The report of the principal of the Normal school in connection with this will give the information on this point.

We are especially pleased with the results in the department of music under the excellent teaching of Mr. Pearson of Nashua.

Prudence and conservatism have characterized the acts of the several committees who have had the buildings and grounds in charge. I think you will agree with me that they cannot be accused of any extravagance in spending the money the state so generously appropriated for its only Normal School.

The report of the treasurer will show how it has been most economically expended.

A pleasing incident of the year was a large gathering of the alumni in August and the enthusiasm was most delightful to see as they contrasted the present with the former accommodations and appliances.

A catalogue of the library and apparatus will soon be made.

You are doubtless familiar with the pleasing results of the school's exhibition at the fair in Chicago which won such favorable comments from wide and various sources.

The pupils are very much attached to the Normal School, and being in harmony with the teachers are doing good work.

Wisdom, justice, and temperance environ their lives here.

Well directed and intelligent physical exercise would promote and increase better development of mind and muscle, and for these results I most earnestly recommend a suitable hall or building to be used for such a purpose.

Respectfully submitted,

CYRUS SARGEANT, *for the Trustees.*

CONDITIONS OF ADMISSION.

Young men must be seventeen years of age at entrance; young women, sixteen. Candidates must present certificates of good moral character from some responsible person, and declare their intentions to fit themselves to teach. They must show on examination good capacity and general intelligence, and fair attainments in arithmetic, geography, and the English language (including reading, writing, spelling, grammar, and composition). This limited examination is not considered a measure of the candidate's education and intelligence, but a test of accuracy in elements which are of fundamental importance in teaching and training. A good high school course is the best preparation for admission, and many of those entering the school are graduates of high schools or academies, and most have had some experience in teaching, but preparation for admission can be secured by the faithful student in the common school. The average age at entrance is at least eighteen years. Good health is essential to success in the work of the school. Candidates must acknowledge their obligation to comply with all the regulations of the school, and the earnest attempt to fulfil this obligation in good faith is the condition of continued membership. The regulations are such as prevail in good society, with a few simple rules whose sole design is to assure the health and comfort of pupils and success in their work.

Pupils are admitted, and classes are formed, at the beginning of each of the two terms of the year. Those who cannot enter at the beginning of a term will be admitted latter, if able to join classes already formed; but in such cases special arrangements should be made with the principal, and in all cases pupils should enter at the earliest practicable date. *No one should enter the school except with the intention of remaining through the term.*

Those who purpose entering school are requested to notify the principal of their intention as early as possible, that suitable arrangements may be made for them.

PROMOTION, GRADUATION, EMPLOYMENT.

A definite standard of proficiency in studies is demanded for promotion from class to class, but aside from this it is not found necessary to make distinctions of scholarship. Faithful attention to duty for its own sake is the surest passport to the honors of the school.

Students are graduated when they have satisfactorily completed the course of study, and upon graduation they receive a state diploma. This diploma is a certificate of admission to the profession, and is received throughout the United States as evidence of professional character.

Graduates of the school are sought for good positions, and the demand for them is usually beyond the supply.

The school now occupies new buildings, and all the former buildings have been removed.

EXPENSES.

Tuition is free to those preparing to teach in New Hampshire, and entering upon the regular course of study: others pay a tuition of ten dollars per term. A part of the text-books required are furnished free, and others may be purchased at the school at reduced rates.

Students living on the line of the railroad, and wishing to board at home, can obtain tickets for the term at reduced rates. Tickets to any station on the Concord & Montreal railroad are furnished to students going home at mid-term recesses and the winter vacations at one fare for the round trip.

GOVERNMENT AND DISCIPLINE.

In a normal school but little need be said about discipline. Nearly all its students come with well developed powers of self-control, and with an earnest purpose worthily to accomplish a noble aim. Those who have not this preparation of character and purpose should not apply for admission. Regularity of attendance, and loyalty to the school in all its designs and interests, are exacted as indispensable conditions of membership.

Students are requested to come provided with warm clothing, *flannels included*, and with walking shoes, so that they may safely exercise in the open air in all weathers ; and young ladies are especially requested to provide themselves with a school dress of plain material, and plainly made, loose enough in the waist and short enough to admit of perfect freedom of movement in walking and in all exercises.

The *object*, *means*, and *methods* of the Normal School may be summarized as follows :

OBJECT OF THE SCHOOL.

The thorough training of teachers for their professional labors.

MEANS.

1. Apparatus for illustration of the various branches of science, and for practical training in the care and use of apparatus.
2. A library, carefully selected, to facilitate the study and guide the researches of members of the school.
3. Model and training schools, illustrating the best methods of primary, grammar, and high school organization and instruction.

METHODS.

1. Thorough instruction in the branches of study included in the course, with special reference to the modes of teaching the same.
2. Cultivating, by modes of class work adopted, the skill in use of apparatus, and the facility in illustration, the self-reliance, the power of logical thought and of easy and correct expression, and the style of address, necessary to the successful teacher.
3. Study of psychology in its application to self-culture and to education.

4. Study of the history and theory of education, and of modes of school organization, discipline, and instruction.

5. Practice in conducting recitations, and in giving oral lessons, before classes and before the school, under the direction and criticism of the teachers.

6. Practice in teaching in the training schools, under the instruction and criticism of the principal and teachers.

The means for directly professional training increase from term to term, and, as may be inferred, the benefits to be derived from continued connection with the school are correspondingly increased. Though all effort is made to render every connection with the school profitable, students will find it for their interest to enter upon the course with the purpose of completing it.

SUGGESTIONS TO CANDIDATES.

1. Sound health and good physical condition are essential to success in teaching. If in doubt as to these, take medical advice.

2. Read all the statements in this circular. Carefully examine the course of study, recognizing always the difference between the knowledge required by a teacher, and that required by one who is merely expecting to become a general scholar.

3. Do not be anxious to enter advanced classes. All classes have full work, and there will be no time in any class to *make up* back studies. Most of those who find the work difficult suffer from lack of thoroughness in elementary training, and in many cases this lack is not previously suspected. A work that is to be done but once in a lifetime should be done well.

4. Bring with you testimonials from some responsible person as to your moral character. This is a requirement of the state law.

5. Bring with you, as useful for study or reference, all the text-books that you have. Every pupil should be provided with a Bible and a good dictionary, and, if possible, with a good reference atlas.

6. Come expecting to work faithfully and honestly, to make study your first and only aim while here, prepared to make

many sacrifices for your own good and the good of the school.

Friends of education are requested to bring this circular to the notice of those whose wants the normal schools are designed to meet; but none should be advised to enter who are lacking in *the physical health, the mental capacity, and the moral character* necessary to success in the profession. It must be remembered that there are those of whom no amount of instruction and no thoroughness of training can make good teachers. *Application for board and for further information should be made to the principal.*

CALENDAR—TWENTY-FIFTH SCHOOL YEAR, 1894–'95.

First term begins Tuesday, September 4, 1894.
First term ends Friday, January 18, 1895.
Recess, Thanksgiving week.

VACATION TWO WEEKS.

Second term begins Tuesday, January 29, 1895.
Second term ends Friday, June 14, 1895.
Recess, April 13–22.

VACATION TEN WEEKS.

First term of school year 1895–'96 begins Tuesday, September 3, 1895.

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APPENDIX.

PROCLAMATIONS.

THE STATE OF NEW HAMPSHIRE.

OFFICE OF
SUPERINTENDENT OF PUBLIC INSTRUCTION,
CONCORD, MARCH 22, 1894.

"We here highly resolve that these dead shall not have died in vain."
—*Abraham Lincoln.*

To the School Officers and Teachers of New Hampshire,

GREETING:

Imposed upon us as a duty and a privilege, is the training up of loyal and patriotic American citizens. To aid in this high purpose, it is well for us, upon peculiarly fit occasions, to impress upon the youth in our charge lessons of fidelity and love of country.

In accordance with the suggestion of the Commander-in-Chief of the Grand Army of the Republic, I would urgently recommend the general celebration of MEMORIAL DAY in our schools by appropriate exercises. Let the public schools of our state unite with all patriotic bodies of men and women in honoring and cherishing the memory of those who gave their lives that the nation might live. May these children learn the worth of the Union. May they learn, especially from the lips of their country's defenders, how great was the cost in life and sacrifice to preserve these United States a nation.

May courage, honor, patriotism, and all virtues be abundant among us.

FRED GOWING,
Superintendent of Public Instruction.

STATE OF NEW HAMPSHIRE.

Office of
Superintendent of Public Instruction,
Concord, April 24, 1894.

> "When we plant a tree, we are doing what we can to make our planet a more wholesome and happier dwelling-place for those who come after us, if not for ourselves."—*O. W. Holmes.*

It is to the advantage of our country that the children learn to appreciate, to love, to reverence nature and natural beauty; doubly to its advantage when they learn the value, utility, and necessity of trees.

In accordance with the proclamation of his Excellency the Governor, I recommend that the pupils of the schools throughout our state, so far as is practicable, devote Arbor Day, Wednesday, May 9, to planting and caring for trees, shrubs, and flowers about the school grounds, and to improving and beautifying their school premises. Let the exercises in connection therewith have practical value in stimulating interest and knowledge in forestry. Let this day be a starting-point, the beneficent influences of which shall abide through all the year. Despising not the sentiments appropriate to the day, let it be an occasion for deeds rather than words, and through the seasons that follow let there be a continuance of the lessons taught, in the watchful care over the trees planted.

FRED GOWING,
Superintendent of Public Instruction.

THE CULTIVATION OF SPECIMENS FOR BIOLOGICAL STUDY.

BY CLARENCE M. WEED, D. SC.,

Professor of Zoölogy, New Hampshire College of Agriculture and the Mechanic Arts.

During recent years the methods of studying natural history have been revolutionized. The text-book recitation in which the pupil repeated by rote the names man has given to living things, has been replaced by the laboratory study of the life-processes God has given to his creatures. That this change has greatly increased the importance of biology in the educational curriculum, no one familiar with the facts would hesitate to affirm. It is all but universally acknowledged that the laboratory method is essential to adequate instruction in biology, and the method is being introduced everywhere in high schools and colleges as fast as circumstances will permit.

Perhaps the greatest difficulty that confronts the inexperienced teacher of biology is found in obtaining the material to be studied in sufficient quantity and in good condition for class use. Success with the laboratory method of instruction in biological subjects renders it imperative that the organisms selected should be on hand in the right conditions and at the right time. To accomplish this, however, is no light task: the subjects must be taken up in a certain definite order and at certain definite times, and the specimens studied, to be of most

Plate I. Window of Biological Laboratory, New Hampshire College.

value, must show the various phases of their growth. In those cases where the organisms are sufficiently abundant in the outer world to be available in quantity, it seldom happens that they present the desired phases of their existence at the time when it is necessary to study them. In a large proportion of cases they are not sufficiently abundant out-of-doors to be readily obtained in the needed quantity.

Fortunately the teacher can remedy this condition of affairs very largely by in-door cultures. There is, however, but little available information for the inexperienced teacher as to how to proceed with such cultures. At the session of our School of Biology last summer my attention was repeatedly called to the need of such information, and for several months past I have been experimenting in this direction. The present paper contains a partial resumé of the results as yet reached.

I am indebted to my colleague in the Summer School, Principal Charles H. Clark, for many suggestions on the botanical side of the subject; to Superintendent Fred Gowing for the opportunity of publishing in this connection, as well as for cordial coöperation in the summer school work; to Mr. L. H. Kittredge, of the Junior class of the college, for most of the drawings from which the figures have been made; and to Mr. M. M. Smith of the Dover High school for some of the drawings made in connection with special work in the biological laboratory, as well as for the photographs of the window reproduced herewith.

THE APPARATUS REQUIRED.

For the aquarium cultures described on the following pages glass dishes and jars of almost any shape and size may be used. Perhaps no one general form is cheaper and more satisfactory than sets of beakers: they can be used of all sizes, are neat, easy to clean and can be arranged in windows and on tables with good effect. For many of the cultures several small aquaria are much better than one large one. The wide glass "Petri dishes" used for bacteriological purposes are excellent for many cultures. But in default of these, fruit cans, jelly glasses, or other forms may be used to advantage.

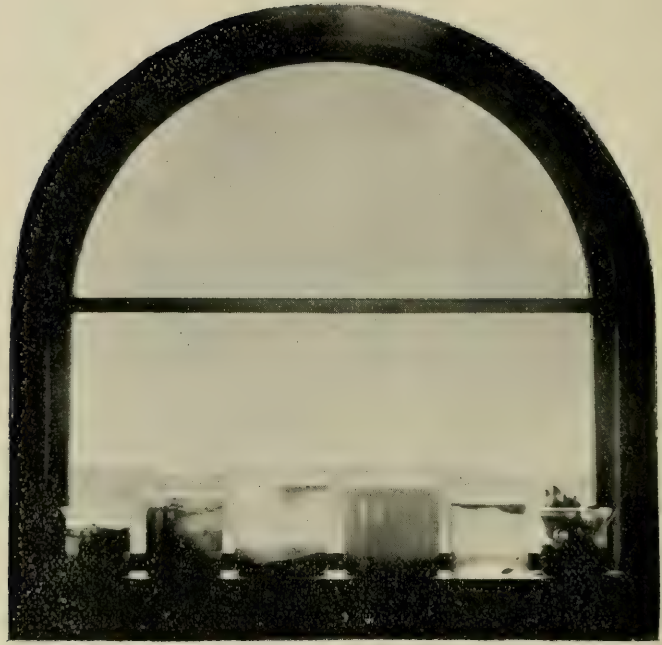


Plate II. Arch of Window in Biological Laboratory.

For many plant cultures some form of covered window box—analogous to the "Wardian case"—is very desirable. A simple but serviceable form of these can be made in this way: Cut a board for the bottom to fit the window; nail on each end a piece the desired height; next cut a longitudinal groove half an inch from each edge on the inside of the box thus made—the groove to be one fourth an inch deep and not quite so wide; next fit pieces of glass into the grooves to make the sides of the box; nail a narrow strip across the top over each piece of glass, and fit on a wooden cover. The glass should be set in elastic cement, and the inside of the box painted with rubber paint if it can be obtained.

The box may be set in or near a north window, and should have two or three inches of loamy soil in the bottom. It can now be stocked with ferns, green felt, liverworts, some mosses, small branches bearing lichens, and various other plants. A surprising variety of useful material may be developed in such a box.

The plant boxes and aquaria may be arranged in the windows where the latter are large in such a way as to make an attractive exhibit. Their arrangement in the north window of the biological laboratory of the New Hampshire College is shown in Plate I, while Plate II is a larger view of the central arch.

PLANT TYPES.

Chroöcoccaceæ.—Glœocapsa is probably the most satisfactory example for study in this group. It may generally be obtained by allowing clear rain water or clear water from a pond or stream to stand for several months in a covered bottle or beaker set in a room a few feet from a window. There will be likely to develop first a green flocculent mass, consisting mostly of minute green cells having thin cell-walls, but with here and there forms resembling when magnified those represented in Fig. 1; having one to four or more cells surrounded by greatly thickened walls. These belong to Glœocapsa or one of the closely related genera. Later the uniform flocculency of the mass at the bottom of the beaker gives place to a considerable number of irregular amorphous or jelly-like balls, a millimeter or more in diameter, in which large numbers of Glœocapsa are almost sure to be found. They can easily be distinguished before staining, but are especially well shown when Schultze's solution is added. Then the central chlorophyl containing cells turn dark and show very distinctly in the stratified surrounding walls. Staining with magenta also brings out the thickened cell walls very plainly.

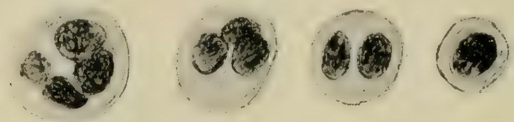


FIG. 1. Forms of Glœocapsa. Magnified. (Original.)

Glœocapsa is also likely to be found in almost any small aquarium which has stood away from direct sunshine for some time. Cultures of Chara or Nitella in which the water has not been changed, as well as of Protococcus and allied forms, after standing two or three months are quite likely to show a whitish, amorphous growth, in which Glœocapsa and allied forms are pretty certain to be found.

Oscillaria.—A very minute dark bluish-green filamentous alga, having short, regular cells, and exhibiting a vibratory motion.

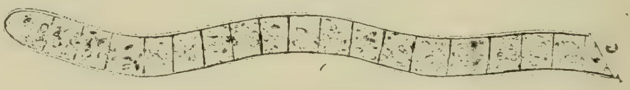


FIG. 2. End of Filament of Oscillaria. Magnified. (Original.)

Oscillaria is frequently seen in nature along the borders of ponds and slowly running streams, and especially on the sides of springs and watering troughs, as a thin, dark bluish green coating, which under the microscope is resolved into the filaments above described. It can be cultivated easily in small aquaria. It is likely to develop without special stocking, but one is surer of it if some of the Oscillaria is gathered from a watering trough or other situation and placed in the aquaria.

It will then flourish for a long time. It forms a very interesting plant for microscopic study, and is easily distinguished by its bluish color and vibratory motion.

Protococcus is one of the easiest plants to cultivate. It occurs nearly everywhere in the outer world—on trees, stumps, logs, fences, old buildings—in fact in all situations where there is moisture and opportunity for undisturbed growth. It is generally most abundant on the side away from the sun, and in the shadiest situations. It is also much more easily found in moist weather, when it appears as a green coating on the surface, than in dry weather, when it is so withered as often to be difficult to see. After a rainy period the ordinary stationary forms in condition suitable for study may be found by scraping the green coating from bark or other places; in dry weather it may be developed by putting bark from the north sides of trees in a covered jar with water in the bottom, for a week or more. It is better to have a plant box similar to the one described on a previous page, in which Protococcus covered surfaces may be kept on hand.

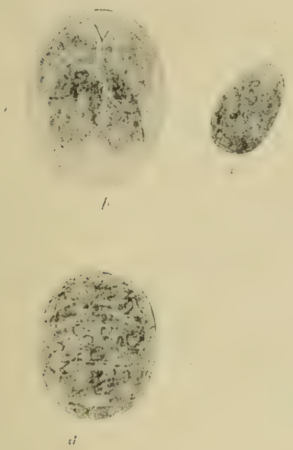


FIG. 3. Protococcus: *a*, ordinary form; *b*, dividing form; *c*, zoospore. Magnified. (Original.)

To develop the motile forms of Protococcus place some pieces of bark from the north side of a tree, choosing such as show the green surface growth, in a shallow dish, fill with water, and set it in a window exposed to direct sunshine. In a week or more an examination will show many zoospores, each swimming by means of two flagella. There will probably be some small ones (*microzoospores*) having little or no color, and larger green ones (*macrozoospores*) of the shape of Fig. 3, *c*. The flagella on the larger ones can be made out under a power of 480 diameters by careful focussing—some specimens showing them much more distinctly than others. Staining with magenta may help in making them distinct.

For a few weeks after the culture has been started the macrozoospores are likely to increase in numbers and to show the stages when they come to rest, lose their flagella, and take on the ordinary Protoccoccus form. Later the culture is likely to develop filamentous algæ and other forms. Consequently it is well to start Protococcus cultures at intervals of a week for the six weeks preceding its study. This will be pretty sure to give satisfactory material of all forms.

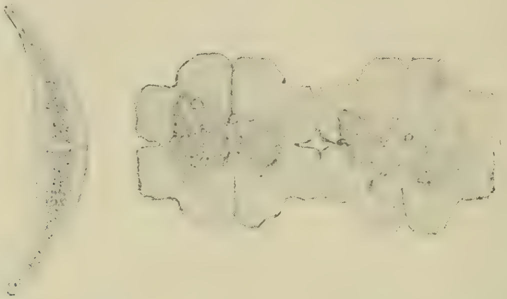


FIG. 4. Two Common Desmids. Magnified. (Original.)

Desmids.—These beautiful little unicellular plants are readily obtained in indoor cultures, especially in shallow aquaria. They are to be found on the sides and bottoms of the jars. Some forms are almost always abundant in the Protococcus cultures already described. The desmids are distinguished from the diatoms by the presence of green chlorophyl.

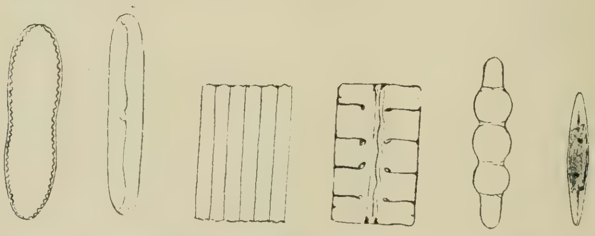


FIG. 5. Some Forms of Diatoms. Magnified. (Original.)

Diatoms.—Diatoms are abundant in nearly all standing water, and develop readily in small aquaria. They are easily distinguished by their silicious shells and yellowish contents. They occur in an infinite variety of forms, and have long been favorite objects for microscopic study. Almost any of the aquaria described in these pages will yield some forms of them.

Spirogyra and Its Allies.—This is a green, filamentous alga without branches, and with uniform cylindrical cells, having the contents in typical forms arranged in spiral bands, or else more or less uniformly distributed throughout the cell. It reproduces by resting spores formed by the conjugation of two distinct cells.

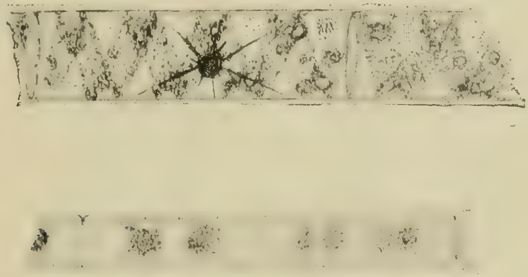


FIG. 6. Cells of Spirogyra. Magnified. (Original.)

The pond scum or green silk is justly a favorite plant for botanical study. It occurs abundantly in standing or slowly running water; and may easily be kept indefinitely in aquaria of almost any shape or size. The conjugating forms may be obtained early in summer, out of doors, and I have had them in good condition in autumn in inside cultures, but this cannot, always, be depended on. When a good supply is found it is well to preserve some in a mixture of equal parts of water, glycerine, and alcohol, so as to be sure to have it when wanted.

Chaetophoraceæ.—Branching algæ, generally enveloped in a jelly-like substance, inhabiting gently flowing waters; most of the branches terminating by delicate hyaline filaments; reproducing commonly by means of rather large green zoospores.

The plants of this family are extremely beautiful as microscopic objects, and are common in certain situations. On the sides of watering troughs in which there is a slight overflow one may often find small balls of jelly—sometimes a quarter of an inch or more in diameter—inside of which is a growth of these plants. In gently flowing streams—as the waste-ways of mill ponds—one may find attached to the stones at the bottom a feathery green growth, which when taken out is found to be covered with a jelly-like mass; this is likely to be a plant of this family.

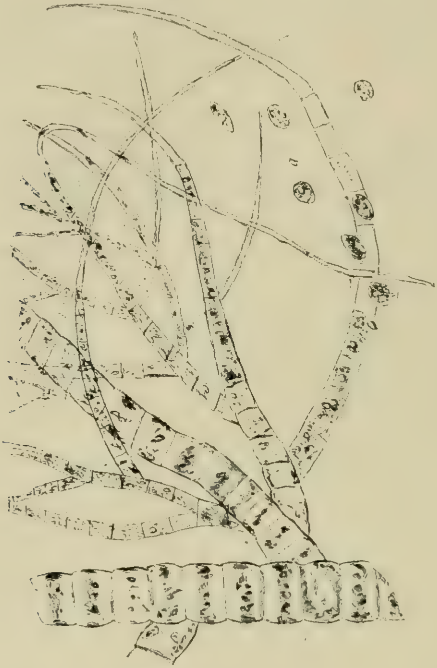


FIG. 7. Filaments of Chaetophoraceæ, with Zoospores (*a*). Magnified. (Original.)

The zoospores of these plants are large and easily obtained from fresh specimens, in quantity sufficient for class study. The plants may be kept in standing water for some weeks, but they do not thrive under such conditions. Probably in an overflow aquarium in which the water was constantly changing they would do better.

Oedogonium.—One of the filamentous algæ having transverse septa dividing it into cells, some of which are larger than others. Reproducing asexually by means of large free swimming zoöspores; and sexually by means of oögones and antherozoids.

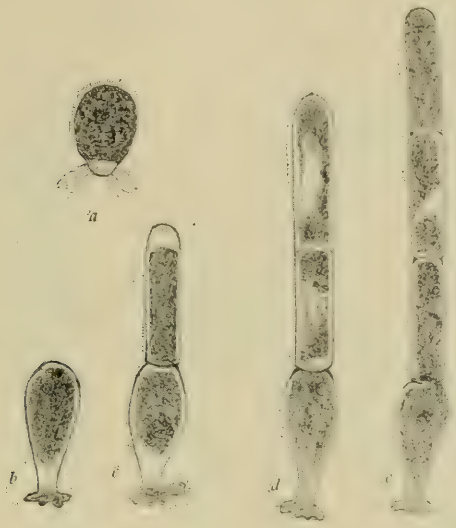


FIG. 8. Oedogonium: *a*, zoöspore; *b–e*, young plants. Magnified. (Original.)

Oedogonium is a common plant in ponds, ditches, slow running streams, and similar situations. It grows as a green mass like spirogyra—forming some of the pond scum or green silk of standing water. It is distinguished under the microscope by the enlarged cells which occur at frequent intervals on the filaments.

Few plants illustrate asexual reproduction by zoöspores better than Oedogodium. A large green zoöspore escapes from a cell, swims about by means of a fringe of cilia for a short time; then comes to rest, loses the cilia, and secretes a more distinct cell wall with a wide disk at the base. It then resembles *b* of the accompanying figure. Soon after, it develops a new cell, and this another, and so on until a long filament is produced.

Early in October, 1894, I found in an old neglected spring a fine lot of Oedogonium which was brought to the laboratory and placed in shallow glass dishes. In a few days the sides of the dishes showed an abundance of the newly formed plants that had developed from zoöspores. By placing glass slips—such as are used for microscopic mounts—on the bottom of the dishes, and carefully taking them out a day or so later I found active zoöspores with little difficulty. Cover glasses were also used for the same purpose. Small pieces of grass or other vegetable debris in the water are also likely to show an abundance of the forming filaments.

Oedogonium may be kept on hand for a long time in covered glass dishes. The forms showing sexual reproduction are generally present in autumn, and are likely to occur in cultures at almost any time. The oögones are easy to find, but the antherids are likely to require more patience.

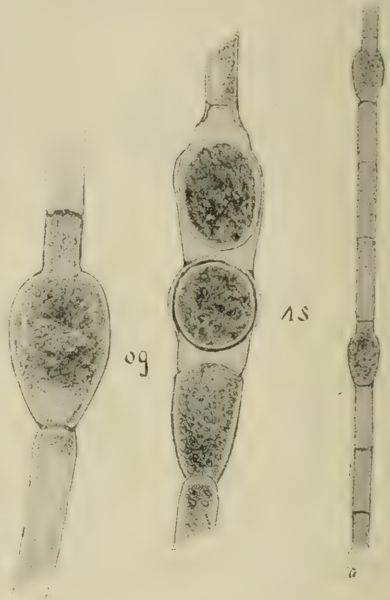


FIG. 9. Oedogonium: *a*, filament; *b*, showing oögones; *c*, showing oögone and resting spore. Magnified. (Original.)

Vaucheria.—A rather large, branching filamentous alga, without transverse septa and consequently not divided into cells; reproducing asexually by zoöspores and sexually by oögones and antherids which develop on the same or adjacent filaments.

Vaucheria or green felt can be found abundantly in a well kept green house on soil not frequently disturbed. I have seen it especially thick on violet beds. It also occurs in standing or slow-running water and along the margins of ponds. It can be cultivated easily in plant boxes or small aquaria. Covered beakers holding a pint or less of water are very satisfactory culture jars; the Vaucheria filaments make a beautiful green growth and are easily accessible for study. Fruiting branches can be distinguished in such jars by the little protuberances on them, and can be taken out by forceps. The oögones or germ cells develop on the sides of the filament as seen in Fig. 10, while the antherids develop either beside the oögone or on adjacent filaments. Antherozoids are produced in the apical end of the antherids, being cut off from the basal portion by a transverse septum, and escape through an opening in the top to enter an opening in the oögone and fertilize its contents: the resting spore is then formed.

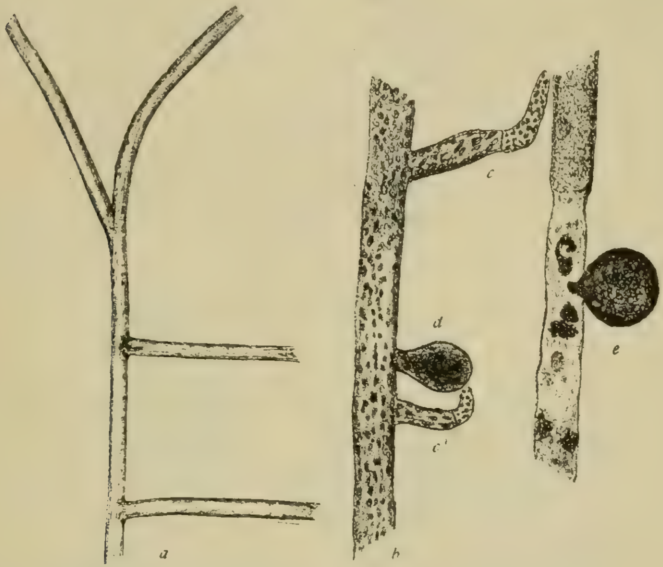


FIG. 10. Vaucheria: *a*, branching filament; *b*, fruiting filament; *c*, antherid; *d*, oögone; *e*, resting spore. Magnified. (Original.)

Water Mould.—This is a white mould that readily develops on dead flies in standing aquaria. It is very easy to have in abundance, and is especially useful for study in showing the development of oögones and antherids. If several uncovered aquaria are kept in a room where a few house flies are present there will generally be a supply of the water mould on hand from the flies that fall into the water.

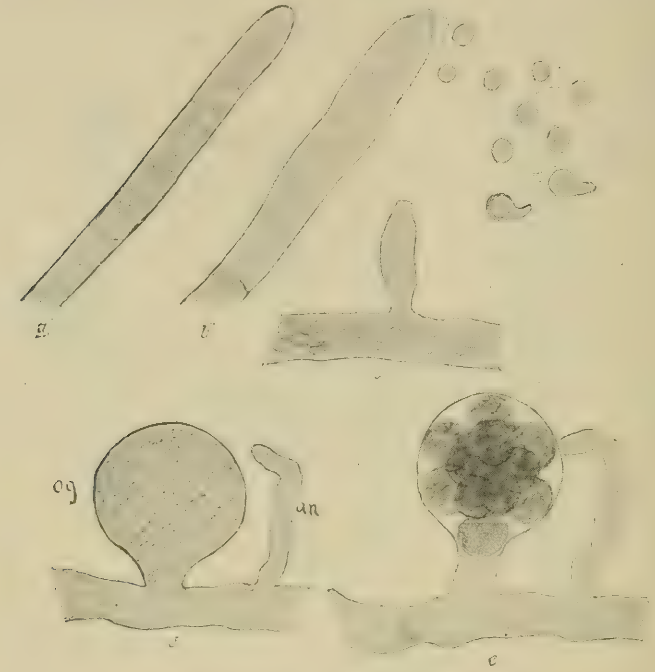


FIG. 11. Water mould: *a*, end of filament showing protoplasm; *b*, same, with protoplasm divided into escaping zoöspores; *c*, zoöspores inside a filament; *d*, filament showing oögone and antherid; *e*, filament after fertilization of oögone. Magnified. (Original.)

In the accompanying figures the asexual reproduction is illustrated at *a*, *b*, and *c*; and the sexual at *d* and *e*.

Fucaceæ.—The common rockweeds of the coast are brownish. plants having smooth air sacs and roughened conceptacles in which the sexual organs develop.

The rockweeds are to be found everywhere along the coast, and are so simply gathered for study that little need be said in this connection. The antherids (Fig. 12, *b*,) and oögones, (*c*, *d*,) are easily obtained from the inside of the conceptacles.

In case fresh specimens cannot be obtained when wanted, alcoholic specimens may be used.

Euglena.—A small, greenish organism about one-tenth mm. long, having a red "eye-spot" near the anterior end and a flagellum slightly longer than the body projecting forwards; especially characterized by the remarkable englenoid changes of form, some of which are shown in Fig. 13: reproducing by binary and multiple fission.

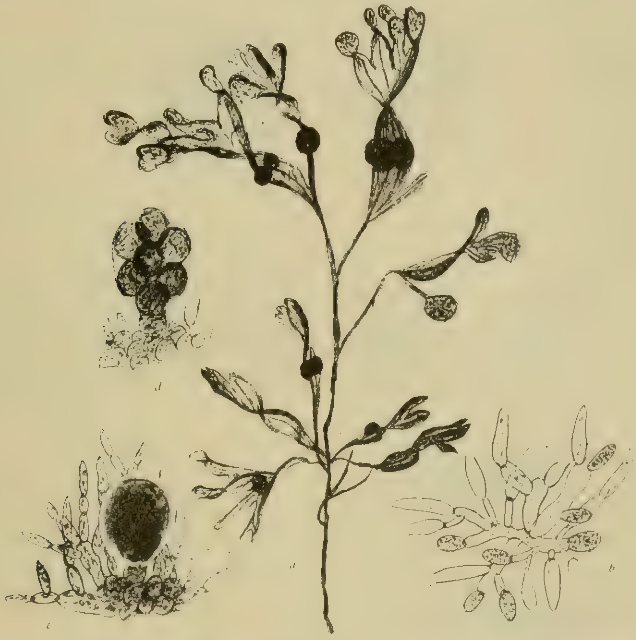


FIG. 12. Rockweed: *a*, part of branch; *b*, antherid; *c*, oögone before division; *d*, oögone after division. *b*, *c*, and *d* magnified. (Original.)

I have generally been able to get Euglena by this method: Place pieces of bark, preferably from the edge of a pond, an inch or more square in the bottom of a beaker or jar, holding a pint or more of water. Set near a north window and let it stand. In a few weeks examine the upper and under surface of the pieces on the bottom and you are likely to find *Euglena viridis*.

Euglenas are also likely to be found on the sides and bottoms of many small aquaria. The finest lot of them I have developed were in one of the large window plant boxes already mentioned. The bottom was covered with two inches of moist sand, and the box had been used for keeping live frogs during July and August. A green growth had developed on the sand and lower portion of the sides as well as in a shallow glass dish set in the sand and filled with water. Early in September the frogs were removed and several pitcher plants (*Sarracenia*

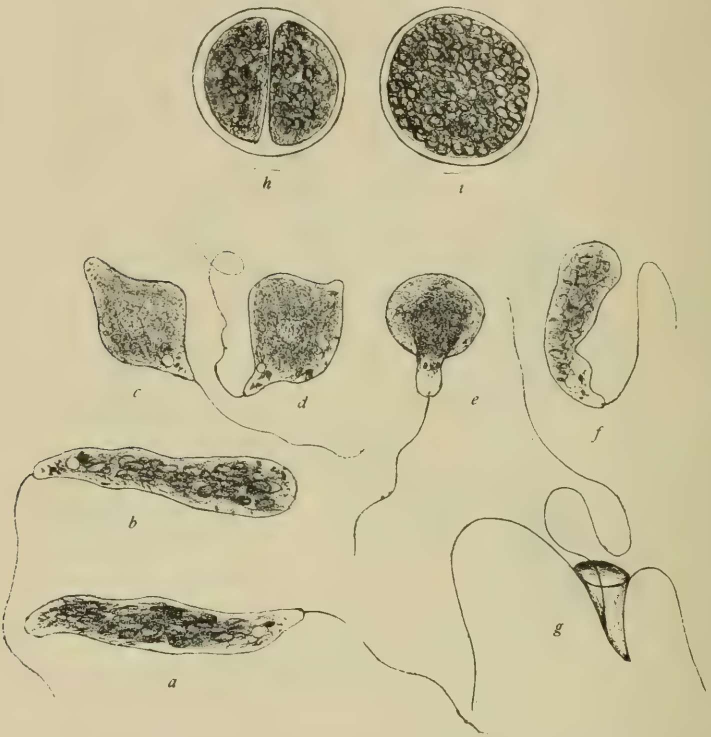


FIG. 13. *Euglena viridis*: *a* to *f* active form, showing changes of shape; *g*, end more highly magnified, showing gullet (after Parker); *h*, encysted form showing binary fission; *i*, encysted form, showing multiple fission. (All but *g* original.) Magnified.

purpurea) put in. No special attention was paid to the box for the next two months; the green growth became more distinct, and examination, November 13, showed that it was largely composed of *Euglena viridis.* Those on the drier parts of the sides were encysted. On the sides of the glass dish there was a rather thick green tissue composed of filamentous algæ—a species resembling Oscillaria, but without movement—thickly interspersed with encysted Euglenas, most of which showed two individuals to each cell, while many showed earlier stages of binary fission. In the material thus developed, when studied by the class, we found all stages of encystment and reproduction by binary fission, as well as good examples of reproduction by multiple fission, and abundance of active specimens. These were not of the largest size, however, and showed the flagella at 480 diameters only occasionally. On larger specimens from standing aquaria the flagella could be easily seen.

I afterwards obtained a fine lot of *E. viridis* by this method: A glass dish two inches high by six inches in diameter, was two thirds filled with vegetable debris—largely Oedogonium—from an old spring. It was then filled with water, covered, and placed near a window. After standing undisturbed nearly two months there had developed a thick whitish scum on top, and on the sides of the dish at the surface of the water there was a green growth composed almost entirely of Euglenas.

ANIMAL TYPES.

Amœba.—A small, shapeless, translucent granular animal, constantly changing in form, having a nucleus and contractile vacuole, with two distinct body layers, the outer lighter colored and less granular than the inner. Reproducing by division; and undergoing encystment.

Amœbas may be found in the waters of ponds and ditches, but one is much more certain of having them when wanted by providing aquaria cultures. Almost any of the small aquaria described in these pages are likely to furnish good amœbas, if one examines the sediment that gathers on the sides or bottom of the vessel. I have often obtained an abundance of fine specimens by taking out of Protococcus aquaria the small pieces of bark, and scraping with a fine brush some of the surface liquid on to a slide. Sometimes there would be dozens of amœbas in a single mount.

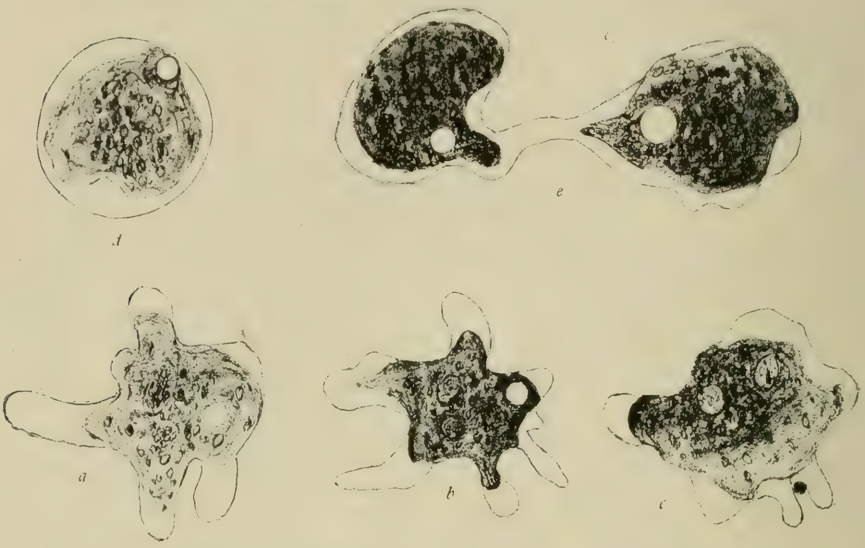


FIG. 14. Amœba: *a*—*c*, normal form, showing changes of shape; *e*, last stage of fission; *d*, encysted stage. Magnified. (Original.)

In studying Amœba one should not be content with small amœboid creatures having no contractile vacuole. The large typical specimens, showing contractile vacuole, and even the villi may be obtained by a series of such aquarium cultures as are here described. If the aquarium is in a north window it is well to put it in a warm, sunny situation a few hours before studying, as the Amœbas thus become much more active and are of greater value for study. With such specimens the vacuole can be seen to contract, the distinction between the endosarc and ectosarc can be made out, the ingestion and egestion of food particles can be observed, and my last classes in biology saw the whole process of reproduction by fission.

The nucleus can be brought out in Amœba by staining with methyl green or blue, and with various other reagents.

Besides the ordinary *Amœba proteus* represented in Fig. 14, one can occasionally find in aquarium cultures the peculiar *Amœba verrucosa*, having a more definite outer surface which is wrinkled. The granular endosarc in this occupies a comparatively small space. Specimens of this form are represented in Fig. 15.

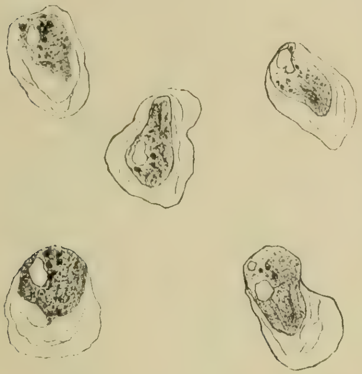


FIG. 15. Amœba verrucosa. Magnified. (Original, M. M. Smith *del.*)

Paramœcium.—A comparatively large, slipper-shaped, whitish animal, having a fringe of cilia on the body surface, and the appearance, when magnified, of Fig. 16. In typical specimens there are two contractile vacuoles, a mouth, and a large nucleus. Reproduction is both by fission and conjugation, usually the former.

Paramœciums may commonly be developed by putting an excess of pond-scum or other water plants in a vessel containing water, and setting the vessels in a warm, dark closet for a week. There will then probably be a whitish film on top of the jar; in this film you are likely to find an abundance of Paramœciums. Keep the jar in a warm, dark situation and they will continue to develop for some time.

The finest lot of Paramœciums I have ever seen were developed in the following way: A cylindrical jar holding about two gallons (six inches wide by about fifteen inches high) was nearly filled with water and then was stocked with a mass of Oedogonium and other fresh water algæ, obtained from a spring October 22. An excess of this was put in, and the jar was placed in a well-lighted room, six feet from a window.

Five days later a rather thick film had formed on the top; it contained an abundance of large bacteria of various forms, a number of ciliate and flagellate infusoria, a few desmids and diatoms, as well as an occasional Protococcus-like form. The sides of the jar showed bacteria, desmids, diatoms, Protococcus, and Hæmatococcus, and a few Euglenas. The bottom showed an abundance of the same forms. After this examination (October 27) I covered the jar and put it in a dark closet.

On November 1, another examination was made. The white films showed many ciliate infusoria, including some fine Paramœciums. Ten days later the water was alive with splendid examples of typical Paramœciums, white in color, which showed plainly all the details of Parker's figures.* Along the sides of the glass, just below the surface of the water, a white ring was visible to the naked eye, which under the lens was seen to be composed entirely of these Paramœciums, some of which showed the reproductive stages. By December 1, the water was white with these Paramœciums, and the sides of the jar were also covered with colonies of *Stentor polymorphus*.

FIG. 16. Paramœcium. Magnified. (Original.)

Paramœciums are also likely to be found in many small aquaria; they are often abundant in those in which clams have been kept. But they can be studied to much better purpose when they are so abundant one can have the large typical specimens in quantity.

The course of the food-balls in the body can be beautifully shown by this method: Place a lot of Paramœciums in a watch-glass with a small quantity of water; add a little powdered carmine to the water; cover, and examine fresh specimens at intervals of ten minutes for an hour or more. You will be able to trace the whole course of the food-balls in this way.

The nucleus of Paramœcium can be brought out by staining with magenta, methyl-green, or other stains. The trichocyst threads may be brought out by running under the cover-glass a dilute solution of osmic or picric or acetic acid. The form of the body is sometimes well shown when Schultze's solution is added.

Paramœciums should be first studied under low powers, with little or no cover-glass pressure. The normal shape can then be seen. The pressure of the cover-glass flattens the body.

---

* Elementary Biology, p. 108.

Vorticella.—This is an animal with a pear-shaped body situated on the end of a rather long stalk which can be extended or drawn into a spiral coil. It has a contractile vacuole, a large, almost horse-shoe shaped nucleus, and rows of cilia leading to a mouth.

Vorticellas occur in nature in ponds and sluggish streams, but are difficult to find in such situations in sufficient quantity for class use. They may be cultivated in aquaria without difficulty. They are likely to develop in shallow dishes containing aquatic plants of any kind, especially if placed in a dark situation. In the aquarium in which such a great quantity of Paramœciums were developed, as described above, large numbers of Vorticella were also produced.

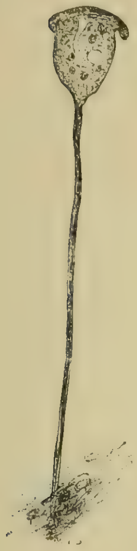


FIG. 17. Vorticella with stalk extended. Magnified. (Original.)

Hydra.—This is a little animal with a cylindrical body, by the base of which it attaches itself to various objects in the water, and from the other end of which project a number of tentacles. Both the body and the tentacles are capable of being expanded and contracted, so that sometimes they are long and slender, and at others short and thick. Their appearance when slightly magnified is shown in Fig. 18. Two species are common in fresh water—one green, the other brown. Hydras are common in ponds and ditches, but are difficult to obtain in quantities under natural conditions. To collect them the following method is recommended: Bring in from various situations in ponds or sluggish streams small quantities of waterweeds—as Nitella, Spirogyra, or Vaucheria—collecting them with a small quantity of water in jars or cans, and labelling each so as to know where it came from. Place the material of each collection in a jar of clear water near a window, and let it stand for a day or two. Then examine the jar carefully, especially the sides near the window, for Hydras. In this a reading glass is very helpful. In case Hydras are found in one jar, get more of the material from the same place and treat it in the same way. The Hydras may be transferred to covered beakers or other small aquaria containing Vaucheria or similar plants, where under favorable conditions they will multiply and be available when wanted.

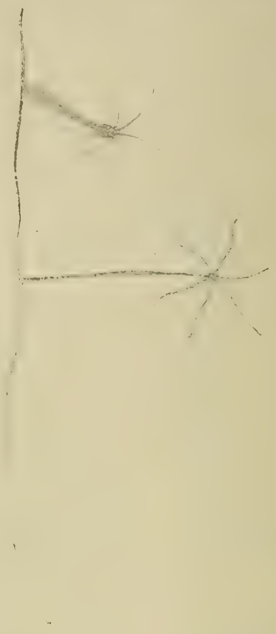


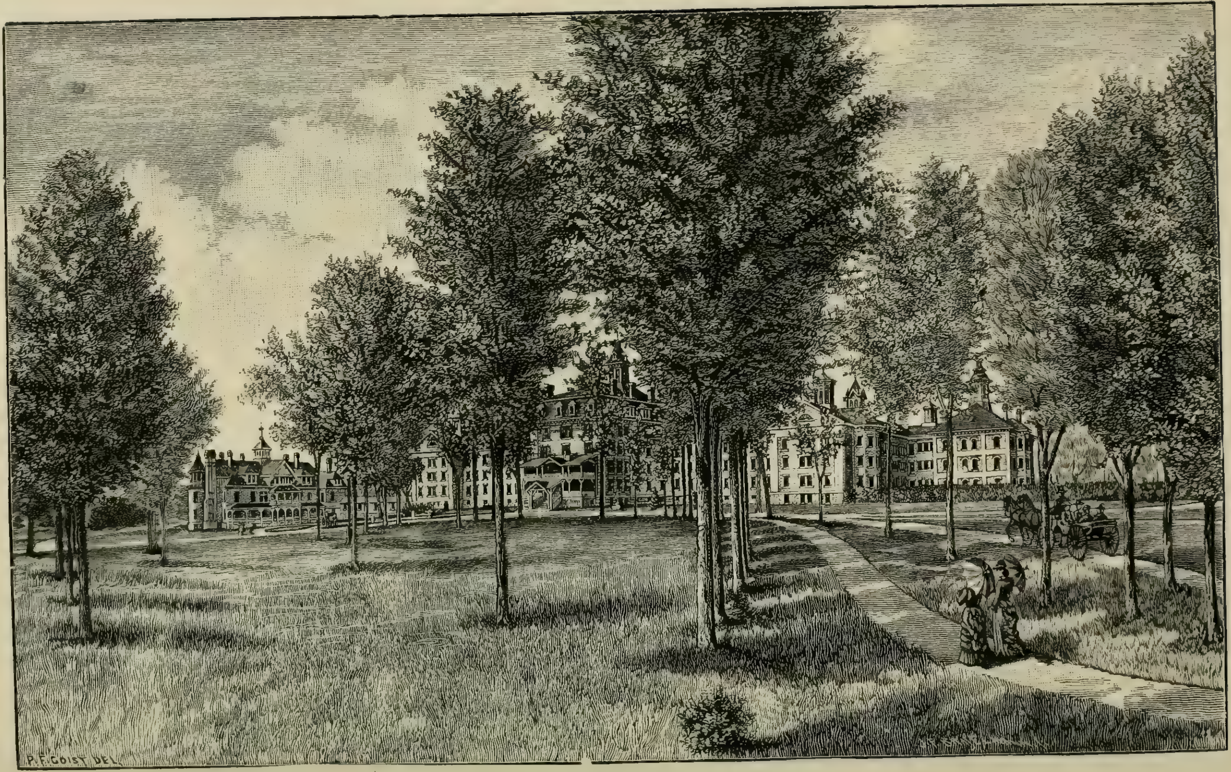
FIG. 18. Hydras on filament of Vaucheria. Magnified. (Original.)

Sponges.—Fresh-water sponges occur as bright green growths attached to stones and wood in shallow streams. The shade of green is different from anything else in the environment, and together with the distinct spongy feeling of the organism will enable any one to recognize it. It frequently spreads over a considerable surface.

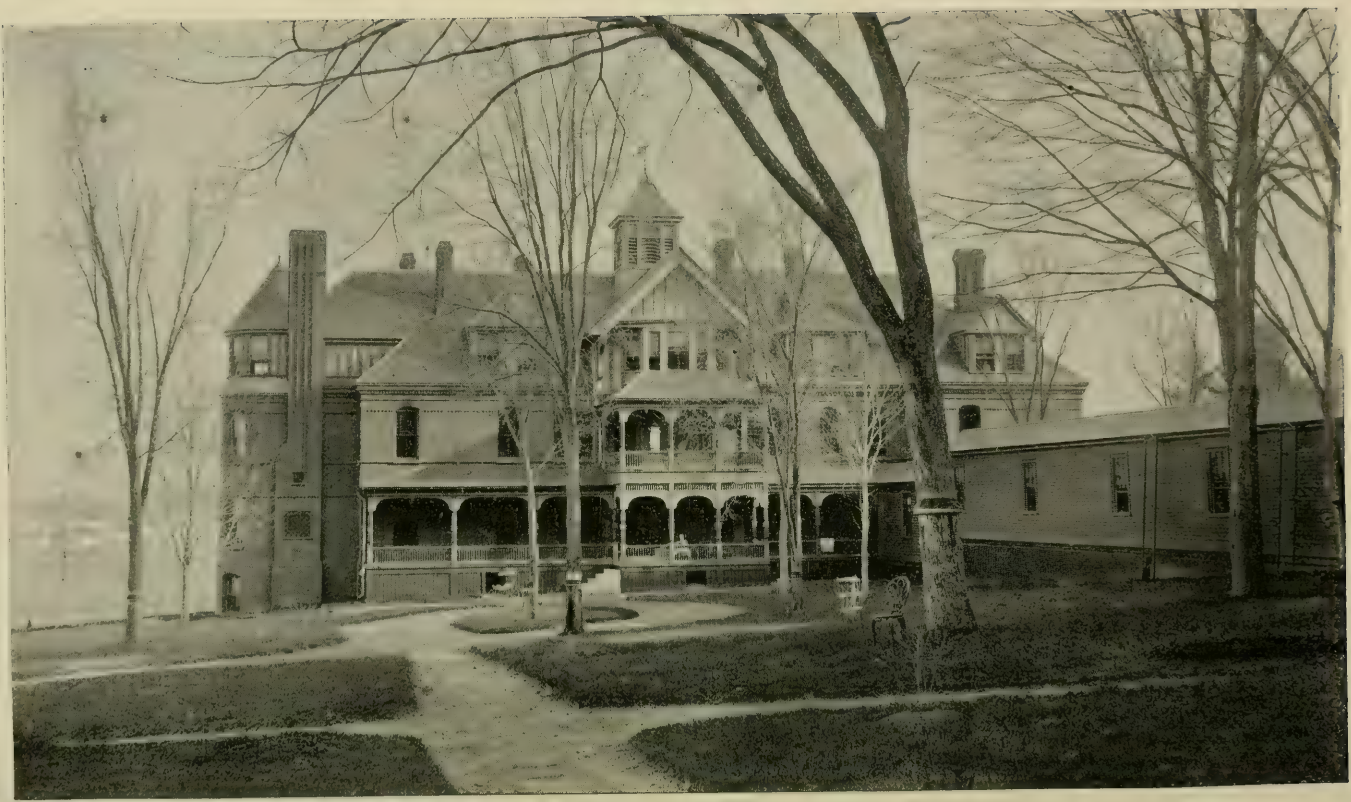
These sponges are common in New England brooks, and may generally be found in abundance in the little ponds, between large stones where the stream is rapid. They should be studied fresh, as they do not bear confinement in standing water very well.

The salt-water sponges are common along our coast, and may be easily gotten from pools when the tide is out.

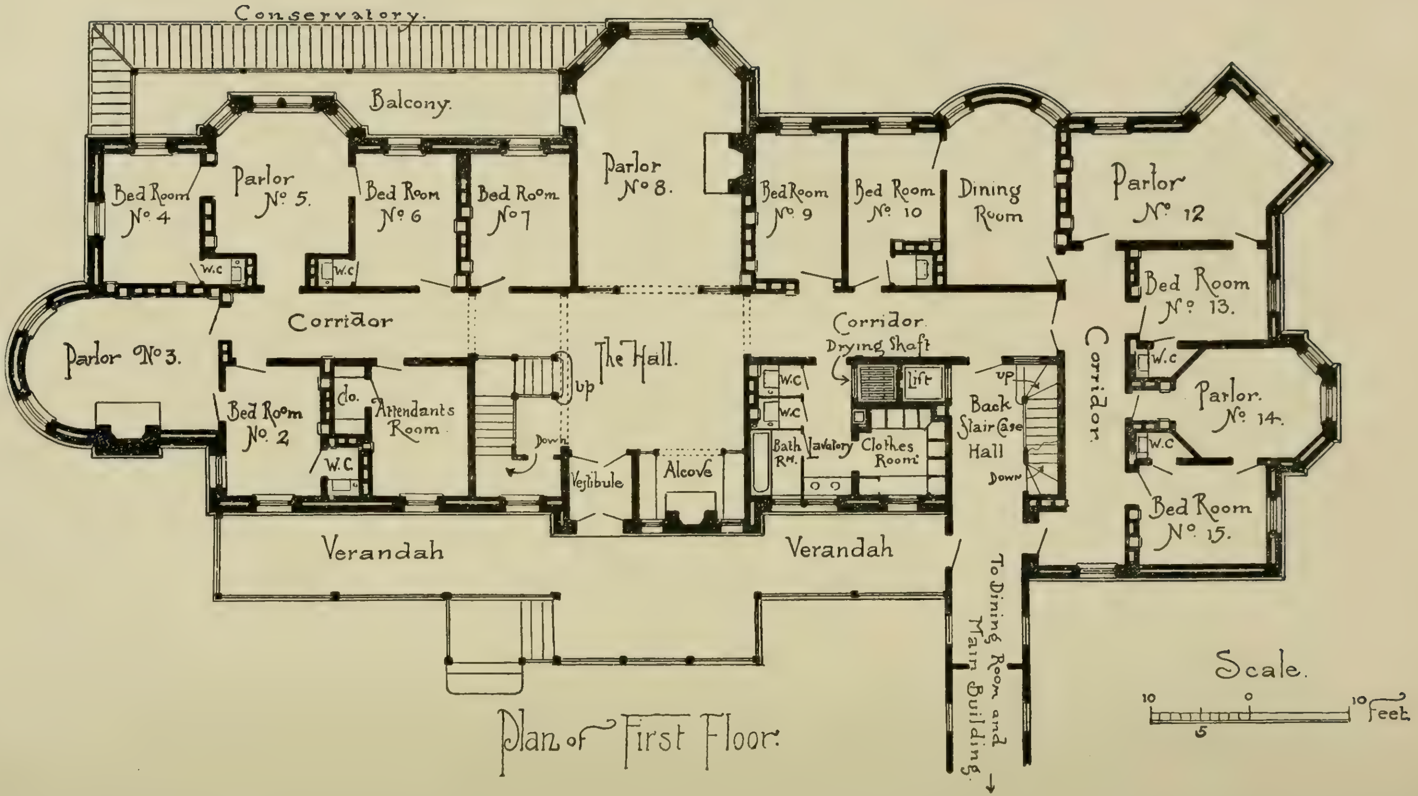
BIOLOGICAL LABORATORY,
Durham, December, 1894.


P. F. GOIST DEL.

NEW HAMPSHIRE ASYLUM FOR THE INSANE.



Bancroft Building.—From the North.



Plan of First Floor.

ANNUAL REPORTS

OF THE

Board of Visitors, Trustees, Superintendent, Treasurer,
and Financial Agent

OF THE

NEW HAMPSHIRE
ASYLUM FOR THE INSANE

TO THE

GOVERNOR AND COUNCIL

NOVEMBER, 1894.

VOLUME I. . . . PART V.

CONCORD, N. H.:
EDWARD N. PEARSON, PUBLIC PRINTER.
1894.

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THE REPUBLICAN PRESS ASSOCIATION,
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OFFICERS OF THE INSTITUTION.

BOARD OF VISITORS.

(EX OFFICIO.)

HIS EXCELLENCY JOHN B. SMITH.

HON. JOHN C. RAY,
HON. E. O. BLUNT,
HON. FRANK N. PARSONS,
HON. HERBERT B. MOULTON,
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HON. JOHN McLANE, *President of the Senate.*
HON. R. N. CHAMBERLIN, *Speaker of the House of Representatives.*

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EDWARD FRENCH, M. D.	*First Assistant Physician.*
Mr. J. H. CARR	*Clerk and Steward.*
Mrs. FANNY B. CARR . . .	*Housekeeper.*
Mrs. MILLIE C. GODFREY .	*Supt. Training School.*
Mr. A. F. TANDY	*Supervisor.*

VISITING COMMITTEE FOR 1894–'95.

FIRST HALF OF MONTHS.

Dec.,	1894.	J. C. FRENCH.
Jan.,	1895.	DEXTER RICHARDS.
Feb.,		Dr. E. SPALDING.
March,		Dr. MORRIS CHRISTIE.
April,		Rev. F. D. AYER.
May,		Dr. CHARLES A. TUFTS.
June,		E. A. HIBBARD.
July,		Dr. C. P. FROST.
Aug.,		Rev. J. E. BARRY.
Sept.,		Dr. GEORGE B. TWITCHELL.
Oct.,		J. B. WALKER.
Nov.,		J. C. FRENCH.

SECOND HALF OF MONTHS.

Dec.,	1894.	Dr. C. P. FROST.
Jan.,	1895.	Rev. F. D. AYER.
Feb.,		Rev. J. E. BARRY.
March,		Dr. W. G. PERRY.
April,		Dr. E. SPALDING.
May,		Dr. GEORGE B. TWITCHELL.
June,		E. A HIBBARD.
July,		J. B. WALKER.
Aug.,		DEXTER RICHARDS.
Sept.,		Dr. W. G. PERRY.
Oct.,		Dr. MORRIS CHRISTIE.
Nov.,		Dr. CHARLES A. TUFTS.

REPORT OF THE BOARD OF VISITORS.

STATE OF NEW HAMPSHIRE.

EXECUTIVE DEPARTMENT.

CONCORD, November 17, 1894.

The governor and council, president of the senate, and speaker of the house, as required by law, having visited the Asylum for the Insane, inspected its several departments, and examined into the condition of the patients therein, are satisfied that the design of the institution is carried into full effect by the present management.

JOHN B. SMITH,
Governor.
JOHN C. RAY,
E. O. BLUNT,
FRANK N. PARSONS.
HERBERT B. MOULTON.

JOHN McLANE,
Pres. of the Senate.
R. N. CHAMBERLIN,
Speaker of the
House of Reps.

REPORT OF THE TRUSTEES.

To His Excellency the Governor and to the Honorable Council :

The trustees of the New Hampshire Asylum for the Insane present this, their

FIFTY-SECOND ANNUAL REPORT.

It is our privilege to announce to your honorable body the completion of another year's work at the asylum. The number of patients admitted to the institution during the year has been one hundred and eighty-seven (187), the number of recoveries forty-nine (49), while the number under treatment at the close of the year was four hundred and two (402).

The success which has attended the efforts of the officers, attendants, and other employés is as creditable to them as it is gratifying to the friends of the insane. It is very largely due to honest and persistent efforts wisely directed. The New Hampshire Asylum for the Insane compares favorably with similar institutions of other states. It is one of the older asylums of the country, and some architectural defects in its earliest buildings were, for a time, serious obstacles to the attainment of best results. These, however, one after another, have been removed, and now, few hospitals for the insane have better facilities of doing good work than has ours.

The whole amount appropriated by the state, from the beginning in aid of its construction has been but two hundred and forty seven thousand dollars ($247,000). Reckoning its present accommodations equal to the requirements of three hundred and fifty (350) patients, it will be found that all its various structures, erected from first to last, have cost the state but seven hundred and five dollars and seventy-one cents ($705.71) per patient; a very moderate amount when the thoroughness of their construction is taken into consideration.

For a statement in detail of the receipts and expenditures during the past year and of the condition of the permanent funds of the asylum, you are respectfully referred to the accompanying reports of the treasurer and of the financial agent.

The farm, as in years past, has afforded to the institution an abundant supply of milk and vegetables and a portion of the pork and meat required for the tables of the inmates. Some thirty (30) cows have been constantly kept whose feed, with the exception of grain, was produced upon the farm. A statement in detail of the farm products of the past year is herewith submitted for your examination.

Another season's experience at the asylum's summer sanatorium, on the westerly shore of Long Pond, affords further confirmation of its value as an additional agent in the advancement of the asylum's great work. The house and grounds have been under the immediate care of Mr. and Mrs. A. F. Tandy and some thirty-eight (38) patients have resided there for longer or shorter periods. During the past summer, to the great benefit of their mental and physical health, many others have been there for the day only. Important improvements have been made upon the grounds since our last report, to the increase of their value and attractiveness.

The house, erected there four years ago, was designed for female patients only. A similar one for male patients is also greatly needed. The land owned by the asylum, amounting to nearly fifty acres, is ample for its accommodation and it is hoped that at no very distant day, means may be found for its erection.

Daily visits are made to the patients while in residence there by a medical officer of the asylum, who usually passes the night at the house in order that medical aid may be at hand, if needed.

The scenery of this locality, similar to that to which many of the patients have been accustomed, exerts a quiet influence upon their disordered minds and affords an important addition to the means employed for their recovery.

The new building for the use of convalescent male patients desiring special treatment, whose foundations were laid a year ago, approaches completion. It bids fair to prove one of the most satisfactory of our asylum structures. When completed, it will have ample accommodations for twenty-five (25) patients of that class and will relieve in a very slight degree the present pressure in some of the male wards.

The expense of the sub-way connecting it with the other buildings, for the conveyance therefrom of heat and food, together with that of the necessary wiring, plumbing, and furnishing, will cause its entire cost to exceed the amount appropriated by the legislature for its erection, by about seven thousand dollars ($7,000). To meet this, an additional appropriation will be necessary, as the asylum has no means at its disposal which it can properly devote to this object.

The report of the committee, appointed by the trustees to procure the erection of this building and the wiring for electric lighting of the other asylum buildings, has been made to us and gives in detail the expenditures thus far made. We herewith transmit it to your honorable board for examination.

When this building shall have been completed, the asylum will have adequate accommodations for about three hundred and fifty (350) patients. In our last report, we called the attention of your honorable body to the crowded condition of the asylum, at the time of its presentation, remarking that "The number of patients under treatment at the close of the year was three hundred and sixty-eight (368), some eighteen more than the asylum buildings were designed to accommodate. That some of its halls must of necessity be unduly full is self-evident. It is equally clear that, under such conditions, the highest remedial results are of difficult attainment. This embarrassment which has been felt for several years, has been gradually increasing and is likely so to do, unless timely provision be made to prevent it. There has been a very decided increase of the number of patients during the last ten (10) years. In April, 1883, they numbered two hundred and ninety-five (295); October 1, 1893, the number under treatment was three hundred and sixty-eight (368), an increase of seventy-three (73), and an average increase of about seven and three-tenths (7.3) each year. At this rate they would number ten (10) years hence no less than four hundred and forty-one (441). It has been evident to the trustees for several years that an early enlargement of the present accommodations was imperative, if the asylum is to pursue successfully its beneficent work. Adequate room is a *sine qua non* to the attainment of such results as have been heretofore reached."

Since that time the number of patients has increased to an embarrassing extent, having risen to four hundred and five (405) on the eighteenth day of October and being at the date of this report four hundred and one (401). It is evident, therefore, that the asylum must have enlarged accommodations or the benefits of its treatment must necessarily be restricted to its present capacity. That the latter alternative accords with the wish of the people of New Hampshire, we are unable to believe. We are confident, rather, that they desire that the doors of the institution shall hereafter continue open for the admission of all persons of the state who may need its treatment, as they have been in the past. Indeed, we can conceive of no good grounds on which a portion of those applying shall be denied an entrance.

In this belief, the trustees have carefully studied the problem presented for their solution, and, after mature consideration, have reached the following conclusions, viz.:

1. That in all probability the number of persons seeking admission to the asylum will continue to increase in the future as it has done in the past. Also that, should the increase of admissions continue the same as during the last decade, five

Walker Summer Cottage and Lake Penacook.

years hence the asylum will be crowded with no less than four hundred and thirty-seven (437) patients, or nearly one hundred (100) more than it can properly care for with its present accommodations. But there is good reason to believe that the future increase will be more rapid than heretofore. Comparing the number of patients (368) in the asylum a year ago, with that (401) of to-day, it will be seen that during the last year the increase has been thirty-three (33).

2. That the general welfare of the asylum, the classification of its patients, and the efficiency of its treatment require such an enlargement of its present accommodations as will render possible the attainment of the humane purpose for which it was instituted.

3. That a careful survey of the present asylum buildings leads to a settled conclusion that their enlargement by additional wings or otherwise is impracticable.

4. That the interests of the institution will be subserved in the highest degree by the design and construction of a new cluster of edifices, to consist of an administration building, a kitchen, a boiler house, and two separate houses for the accommodation of patients, one for males and the other for females, of such capacities as will relieve the existing pressure for some years to come, and so designed as to admit of further enlargement, if found necessary.

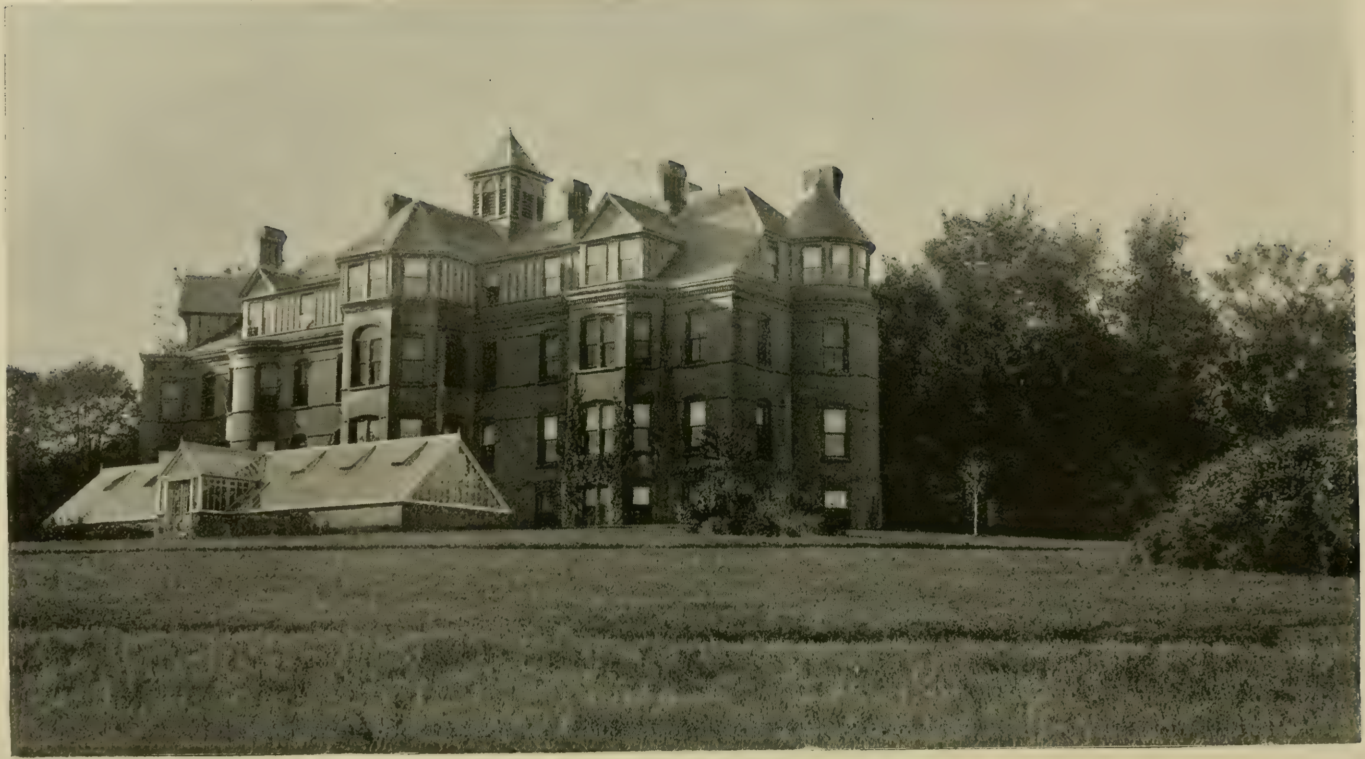
5. That such structures should be erected as soon as may be upon such site within the asylum grounds as by the trustees may be deemed the most suitable.

A plan of a group of buildings considered sufficient to relieve the institution of its present embarrassment has been prepared and is ready for your examination. Its execution would relieve the present crowding of the asylum wards and afford sufficient accommodations for over one hundred (100) patients. It is evident to all persons conversant with the increasing demand for more room that the humane purposes of the institution cannot be much longer attained without it.

It gives us pleasure, in closing this report, to express to your honorable body our entire confidence in the ability of the superintendent and in his honest devotion to the arduous duties of his responsible position.

GEORGE B. TWITCHELL,
DEXTER RICHARDS,
WILLIAM G. PERRY,
C. P. FROST,
FRANKLIN D. AYER,
JOHN E. BARRY,
ELLERY A. HIBBARD,
JOHN C. FRENCH,
MORRIS CHRISTIE,
EDWARD SPALDING,
CHARLES A. TUFTS,
JOSEPH B. WALKER,
Trustees of the N. H. Asylum for the Insane.

Concord, N. H., Nov. 15, 1894.



Bancroft Building.—From the South.

REPORT OF THE SUPERINTENDENT.

The superintendent respectfully submits the fifty-second annual report of the New Hampshire asylum for the year ending September 30, 1894.

The year commenced with three hundred and sixty-eight patients—one hundred and seventy-six men, and one hundred and ninety-two women.

The number admitted during the year was one hundred and eighty-seven—ninety-two men, and ninety-five women.

The number of different persons treated during the year was five hundred and forty-two—two hundred and sixty-four men, and two hundred and seventy-eight women.

The mortality rate for the year was a fraction over 6 per cent. Out of the large population cared for, no suicide or other serious casualty occurred.

The percentage of recoveries based upon the number of *different* persons admitted and excluding all cases of alcohol or opium habits was 27.68 per cent.—a gratifying slight increase upon that of the previous year.

During the past year the population at the asylum has increased much more rapidly than in previous years. On the first of October, 1893, there were three hundred and sixty-eight patients in the institution. On the first of October, 1894, there were four hundred and two patients. This remarkable increase has strained the capacity of the present buildings to their utmost and actually forces upon your board the imperative necessity for new buildings.

By referring to previous reports, it will be seen that this increase in the population of the asylum has been quite continuous through several years, although never as large as in the last year. During the past decade there has been an average yearly increase of eight patients. Within this period two new buildings have been erected, the Bancroft building and the new structure for men just nearing completion. Both of these buildings, while they are models of their kind, are, however, designed for only a special class of patients, the convalescent and the appreciative insane, the number of which at any one time is comparatively small. Thus it happens that while the classification of certain forms of mental disease has been facilitated by the erection of these buildings, the congestion in the wards for the chronic and the acute insane has not been materially relieved.

It should also be noted that this yearly average increase of eight patients occurs in the chronic rather than in the acute and convalescent class. This is true of all disease. Insanity is no exception to the rule. In general hospitals there exists the same tendency toward accumulation of patients suffering from chronic and incurable disease. But the general hospital has a means of relief not possessed by the hospital for the insane. The management of the general hospital can arbitrarily discharge their incurable cases sending them to their homes, and they can, as most of them do, refuse to admit cases whose prognosis is unquestionably incurable. The management of the hospital for the insane, however, cannot for obvious reasons thus arbitrarily relieve its wards. The patient, by reason of the mind disease, is wholly incapacitated for self support, or is unsafe to be at large. In either case the institution must retain the patient both for his own good and the welfare of the community. Thus it happens that in every hospital for the insane there is a constant accumulation of the chronic and incurable class. The public demands that these special hospitals shall be always ready to receive and retain those whose mental disease has incapacitated them from living at large. It is equally obvious that the people of any community should be prepared to make every provision for the

BANCROFT BUILDING.—INTERIOR.

proper detention and care of its constantly increasing chronic insane.

The interesting query suggests itself, Whence comes this progressive increase in the number of the insane in our state asylum? Is insanity actually on the increase? Is an increase of insanity one of the results of our civilization? That there is an increase in the number of the insane admitted into the asylum there can be no doubt. If the increase be due to the natural increase of population in our state, then we may know about what to expect. If on the other hand it is not in proportion to any increase in population but due rather to subtle causes of a physiological and psychological character, then it were well to ascertain what these causes are that for years past have been slowly but surely increasing the number of our insane population.

This is not the place to discuss this interesting problem in detail, but a brief glance at a few facts is especially pertinent and practical at the present time, emphasizing as it does the demand for additional buildings at the N. H. Asylum for the Insane.

Unfortunately different methods of tabulating the census reports have obtained at various decades. No two are exactly alike, so that a continuous uniform grouping of data is not possible. The census of 1890 was much more complete than that of 1880 and correspondingly more valuable. The censuses of 1850, 1860, and 1870 omit many facts that we find in that of 1890, which, in view of our better knowledge of insanity, would be singularly interesting and instructive.

From the census reports we learn that from 1840, the year in which the necessity for a state hospital for the insane was fully recognized in New Hampshire, until 1890 there has been a steady increase in the population of the state with the exception of the decade ending in June, 1870. During this one decade there was for some reason a falling off in the population of the state of 7,773 persons. But from 1870 to 1890 there has been a remarkable increase. In 1880 the population had increased 28,691. In 1890 there had been an increase of 29,539.

TABLE A.

Increase of population of New Hampshire from 1850 to 1890, showing the number of foreign born and the Insane.

Census.	Native born.	Foreign born.	Total.	No. of Insane.
1850	303,711	14,265	317,976	378
1860	305,135	20,938	326,073	505
1870	288,689	29,611	318,300	548
1880	300,697	46,294	346,991	1,017
1890	304,190	72,340	376,530	960

Population increased in 1860	.025
Insanity " "	.33
Population diminished in 1870	.024
Insanity increased in 1870	.08
Population increased in 1880	.09
Insanity " "	.85
Population " 1890	.088
Insanity diminished in 1890	.05

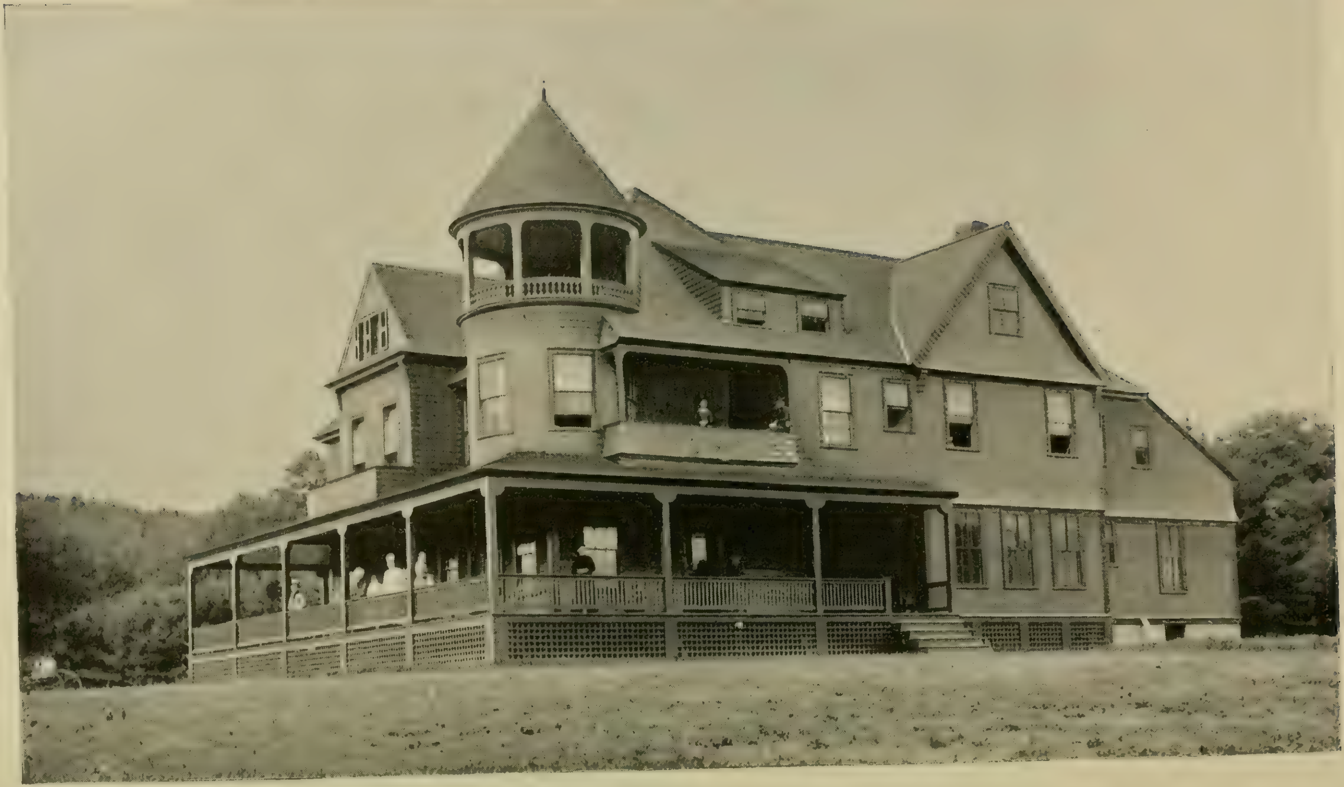
Table A subjoined gives the total population, native and foreign born, for each census from 1850 to 1890 with the percentage of increase or decrease of population and insanity for each decade.

TABLE B.—Tenth Census, 1880.

Native and Foreign Population in New Hampshire by counties with insane.

Counties.	Native.	Foreign.	Total.	No. of Insane.	Percentage of Insane.
Belknap	16,569	1,379	17,948	52	.0028
Carroll	17,752	472	18,224	62	.0034
Cheshire	26,041	2,693	28,734	97	.0033
Coös	14,999	3,581	18,580	37	.0019
Grafton	36,137	2,651	38,788	138	.0035
Hillsborough	57,420	18,214	75,634	174	.0023
Merrimack	40,521	5,779	46,300	148	.0031
Rockingham	45,090	3,974	49,064	164	.0033
Strafford	29,310	6,248	35,558	76	.0021
Sullivan	16,858	1,303	18,161	59	.0032
In other states temporarily but residents of New Hampshire	....	....	....	10	
Total, native, foreign, and insane population of state	300,697	46,294	346,991	1,017	....

Total population of state, June, 1880	346,991
Total number of insane in state, June, 1880	1,017
Percentage of insane to total population of state	.0029
Percentage of increase of population over previous census	.09
Percentage of increase of insane from 1870 to 1880	.85



Walker Summer Cottage.

TABLE C.—ELEVENTH CENSUS, 1890.

Native and Foreign Population in New Hampshire by counties with insane.

Counties.	Native.	Foreign.	Total.	No. of Insane.	Percentage of Insane.
Belknap	17,455	2,866	20,321	38	.0018
Carroll	16,908	1,216	18,124	49	.0027
Cheshire	25,572	4,007	29,579	90	.003
Coös	17,033	6,178	23,211	33	.0014
Grafton	33,963	3,254	37,217	133	.0035
Hillsborough	63,487	29,760	93,247	226	.0024
Merrimack	41,325	8,110	49,435	97	.0019
Rockingham	43,566	6,084	49,650	149	.003
Strafford	29,426	9,016	38,442	93	.0026
Sullivan	15,455	1,849	17,304	52	.003
Total, native, foreign, and insane population of the state	304,190	72,340	376,530	960	....

Total population of state, June, 1890	376,530
Total number of insane in state	960
Percentage of insane to total population of state	.0025
Percentage of increase of population of state over previous census	.08
Percentage of decrease of insane of state during the last decade	.05

Tables B and C give the same for each of the counties of the state for the decades ending 1880 and 1890 respectively.

From this retrospect we learn that there has been since 1850 quite a constant increase of the native and foreign born population of the state—largest by far in the last two decades ; that in every decade except the last insanity has increased.

During the decade ending in 1870 while the population had diminished nearly two and one-half per cent. insanity increased eight per cent. But in the decade ending 1890 while the population had increased over eight and one-half per cent. insanity diminished five per cent. It is extremely gratifying to ascertain that while the material prosperity of the state has been gaining, as shown in its steady increase in population, still insanity has not proportionately increased—nay, it has even diminished. Whether this one decade can be taken as a sure indication of the future is quite uncertain, but it is safe to assume that the period just passed through has been an exceedingly prosperous one, and that the direst misfortune that can afflict the race has been kept in check during the decade mentioned.

But then another equally significant fact deserves attention.

Comparison of the present with the past discloses the fact that the proportion of insanity to the entire population is larger now than it was during the earlier decades. While in 1850, 1860, and 1870 there was one insane person to the thousand, in 1880 and 1890 there have been two insane to the thousand. That, though there has been a slight decrease in the number of the insane during the last decade, still it has not materially diminished the proportion of the insane to the thousand people throughout our state. Now this increase of one to the thousand in the last two decades may be due not wholly to an actual increase in insanity, but partly at least may be explained by the fact that the latter two censuses have been more thoroughly and more accurately taken. Then, too, it must be borne in mind that there is less prejudice against insanity and asylums now than formerly. A more widely diffused knowledge of the nature of insanity—the growing conviction in the minds of the people that it is a disease to be treated, more as other diseases are treated, has led to the institution rather than the home care of patients. There is not so manifest a tendency to conceal the fact of insanity now as formerly. All these reasons serve, in part at least, to account for a slight increase in the number of recorded cases.

While therefore we may say that insanity *per se* has not increased, we feel constrained to admit that it has increased with the population. It is fair to assume that this slight increase is due rather to greatly increased numbers in the state, both native and foreign, than to any especial causes which we can specify.

It is to be hoped that this increase in the population of the state may continue rather than decrease—being as it is an evidence of the material prosperity of New Hampshire. It also emphasizes the fact that the state ought to provide for the proper care and remedial treatment of its insane. The insane are sufferers who ought not to be neglected. It is to the credit of the state to make every provision for these most unfortunate persons. The time has come when the accommodations at the state asylum have been strained to their utmost limit. New buildings are an absolute necessity if the institution is to care for the increased number of insane in the state; they are also imperative if this particular asylum is to continue, as originally intended, *the* remedial hospital for the insane of New Hampshire.

Two reasons for additional buildings at the present time demand your especial attention; first, the absolute lack of sleeping accommodations, and curtailed dining-room facilities; secondly, the positively deleterious effects of over crowding. These merit brief discussion.

During the past year the number of patients has exceeded the accommodations by eighty-six. Unfortunately the overcrowding is in the wards of the Peaslee and Kent buildings that were intended for only half the number that now occupy them. At night these patients are obliged to sleep on cot beds, and at meal time many are crowded into small dining rooms which were originally intended for much smaller numbers. Such over crowding is uncomfortable, to say the least. It is extremely trying, both to the patients and to those who have the care of the various wards.

The most objectionable feature of over crowding, however, is its interference with a perfect classification. The importance of classification of insane patients has been alluded to in previous reports. Not only must patients in different stages of mental disease be kept separate, but those who are socially and intellectually incompatible ought not to be forced into a too intimate contact. One of the most difficult duties of asylum officials is to so locate patients in the various wards that those who are in an impressionable condition may not be unpleasantly affected by others who are suffering from some form of mental disease, the character of which is particularly distressing. In an over crowded institution a sensitive, delicate, nervous patient may be shocked by sights and sounds which in a well arranged hospital ought not to be possible.

Now this is just the point that has been reached at the New Hampshire Asylum. When the new building for convalescent male patients has been finished this asylum will possess accommodations for three hundred and fifty patients at the most. During the past year this limit has been exceeded by over fifty. Every patient that is admitted in excess of accommodations must be located either where his own influence upon others or that of others upon him must be injurious. The need of additional accommodations is therefore imperative.

In making enlargements it is obviously proper to provide first for that class of patients whose accommodations are most limited. New construction should be planned also with reference to future growth. The Kent and the Peaslee buildings demand relief first. Two new buildings, one for either sex, each with a capacity of from fifty to sixty patients, would afford relief for some years, and would enable the medical officers to materially improve the classification of patients.

The location of such buildings is an extremely important question and demands your serious consideration. All the available land in immediate connection with the present buildings has been utilized. A site upon some other part of the grounds is a topographical necessity. Fortunately the location at a distance from the main buildings is desirable for purposes of classification. Such site should be selected as will admit of the location of a group of buildings, such as a small central administration building with kitchen and boiler-house attached, and two pavilions for the accommodation of the special class referred to above. These buildings should be so arranged that in the future additional structures may be grouped about the central administrative building. It is evident that the buildings containing the boiler plant, the kitchen, and the administrative department should be large enough not only to provide for the two houses needed for immediate use, but for any additional buildings required in the future. The cost of first construction will therefore be somewhat larger than if the two houses alone were to be provided for. But it is evident that any attempt to curtail expense by disregarding future growth would be false economy.

BUILDING FOR CONVALESCENT MALE PATIENTS.

Work upon the new building has progressed as rapidly as possible. The plastering, steel ceilings, and much of the plumbing and steam piping have been completed. The work of finishing and furnishing will be pushed forward as soon as the walls are sufficiently dry.

WALKER SUMMER COTTAGE.

The cottage was opened on the 23d of April with nine male patients.

During the past season under the direction of Mr. Tandy, the grounds have been greatly improved. A new stone gateway at the northerly entrance from the highway has been completed, a summer-house erected on the island, and three delightful walks through the wooded ravines and along the shore of the lake have been finished. These paths to various attractive objective points on the grounds were greatly enjoyed and appreciated by the patients who visited the cottage. There has been a daily average population of about twenty-five patients. Besides those who resided permanently at the place, many parties visited for the day, taking dinner and returning in the afternoon. As many as one hundred and sixty-two individuals have, during the season, been entertained at the cottage in this way. Several picnics were held in the grove at which as many as thirty-two patients at each picnic from the main building were present. All these diversions have proved extremely valuable as remedial measures. In the appendix will be found the products of the farm at Lake Penacook, which demonstrate the material value of this little estate to the institution.

PERMANENT IMPROVEMENTS.

The old lath and plaster ceiling of the basement of the Rumford wing has been entirely removed and replaced with steel ceiling.

The stable has been entirely re-shingled.

The appropriation of $2,000, which your board voted out of the state appropriation of $25,000 for wiring the institution for electric lighting, proved inadequate by $423.73. This deficiency was made up from the asylum treasury. Since July 1st, gas was discontinued in the lighting of the institution and the incandescent electric light substituted in its place. The cost for lighting the various buildings by electricity has proved slightly in excess of lighting by gas. The safety, the quality of the light, and the non-vitiation of the air of the wards prove an ample equivalent for the slight excess in the cost.

The work of grading and improving the grounds about the new building, as well as much similar work about the barn and piggery, has been done by the farm teams with the assistance of many patients.

During the summer months, the summer-house, boat-house, ice-house, corridor connecting the Bancroft building with the main building, as well as many rooms in the former that were previously decorated with water colors, have been re-painted with oil.

WINTER WORK SHOP.

As usual the work-shop for men proved valuable in many ways. During the season second editions of early reports of the asylum for four years were printed and bound, 467 dozen brooms, 180 mattresses, 90 pillows, and 27 suits of clothes were made; besides this there was much incidental printing.

TRAINING SCHOOL FOR NURSES.

In June, the fifth class graduated. The following young women received the diploma of the school after serving two years in the wards of the institution and successfully passing the examinations: Harriet Frances Walleston, Annie Marion Donavan, Lillian Alberta Cameron, Elizabeth Helena Elliott, Elizabeth Augusta Slipp, Florence Gertrude Hall, Nettie Rayworth, and Edgar Alonzo Howe. The graduating address was delivered by Dr. A. C. Nason, whose former connection with the institution and with the formation of the school, rendered his presence on this occasion especially appropriate. Each year demonstrates the value to the asylum of its training school. Dr. Nason's address will be found in the appendix.

ACKNOWLEDGMENTS.

The position of gardener and florist has been filled by William W. Gordon, who came to us well recommended, and who has proven himself a thoroughly efficient person for the place.

During the year, Mr. B. B. Davis, assisted by his singing school, gave a concert to the patients. Hon. J. C. Linehan, assisted by Maj. H. F. Gerrish and Maj. Ira C. Evans, gave an interesting lecture on the "Drum Calls Used during the War." Nick Glynn, assisted by his daughter, and also Mr. Frank A. Leavitt, gave a very entertaining concert, which was greatly appreciated by the patients.

The following newspapers throughout the year have kindly furnished the institution with their weekly issues: *Granite State News*, *Manchester Weekly Union*, *People and Patriot*, *Concord Evening Monitor*, *Nashua Gazette*. *The Farmer's Cabinet*, *Berlin Independent*, *The Morning Star*, *The New Hampshire Gazette*, *The Mountaineer*, *Cheshire Republican*, *Sandwich Reporter*, *The Analecta*, *The Belknap Republican*, *Carroll County Pioneer*, *Manchester Weekly Budget*, *Exeter Gazette*, *The Derry News*, *The Merrimack Journal*, *The Great Falls Free Press*, *The Weekly Times*, *Peterborough Transcript*, *The States and Union*, and *The Northern Herald*.

The superintendent wishes to renew his expression of gratitude to the trustees for their cordial support during the work of the year.

C. P. BANCROFT,
Superintendent.

Concord, N. H., November 15, 1894.

STATISTICAL TABLES.

TABLE I.

	Men.	Women.	Total.
Patients in the hospital October 1, 1893	176	192	368
Cases admitted during the year	92	95	187
Discharged within the year	69	83	152
Viz., as recovered from first attack	13	22	35
as recovered from other than first	4	10	14
as recovered from alcoholism	1	1	2
as recovered from morphine habit	......	1	1
as much improved	6	6	12
as improved	9	12	21
as not improved	15	12	27
Absconded	5	......	5
Deaths	16	19	35
Patients remaining October 1, 1894	199	203	402
Number of different persons treated in the year	264	278	542
Number of different persons admitted	89	91	180
Number of different persons recovered	18	31	49
Daily average number of persons	190.14	193.35	383.49

TABLE II.

Showing the result in all under treatment during the year.

	Of those in the asylum at the beginning of the year.			Of those admitted during the year.			Total of both classes.		
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.
Discharged recovered	4	19	23	13	13	26	17	32	49
" much improved	2	3	5	4	3	7	6	6	12
" improved	4	5	9	5	7	12	9	12	21
" not improved	8	5	13	7	7	14	15	12	27
" alcoholism	1	......	1	......	1	1	1	1	2
" morphine habit	......	......	......	......	1	1	......	1	1
" absconded	1	......	1	4	......	4	5	......	5
Died	9	12	21	7	7	14	16	19	35
Remaining improved	53	24	77	27	27	54	80	51	131
" not improved	92	122	214	26	30	56	118	152	270
Alcoholism	......	......	......	1	......	1	1	......	1

TABLE III.

Admissions and discharges from the beginning of the asylum.

	Men.	Women.	Total.
Admitted	3,219	3,077	6,296
Discharged	2.912	2,755	5,667
" recovered	1,088	1,058	2,146
" improved	707	728	1,435
" not improved	623	562	1,185
Died	577	501	1,078

TABLE IV.

Showing number and character of those recovered during the year.

	Cases in which recurrence is established.			Cases in which recurrence is not established.			Total of both classes.		
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.
From first attack	......	......	......	13	22	35	13	22	35
" second attack,	......	......	......	3	4	7	3	4	7
" third attack	......	......	......	......	1	1	......	1	1
" fourth attack	......	1	1	......	......	......	......	1	1
" sixth attack	......	1	1	......	......	......	......	1	1
" eighth attack	......	1	1	......	......	......	......	1	1
" ninth attack	1	1	2	......	......	......	1	1	2
" tenth attack	......	1	1	......	......	......	......	1	1
Total	1	5	6	16	27	43	17	32	49

TABLE V.

Showing duration of insanity in those recovered during the year.

	Men.	Women.	Total.
Less than one month	3	1	4
One to three months	4	11	15
Three to four months	8	5	13
Six to twelve months	1	7	8
More than one year	1	8	9
Total	17	32	49

TABLE VI.

Showing number of admissions to this asylum in those admitted during the year.

	Men.	Women.	Total.
Admitted the first time	73	69	142
" second time	12	15	27
" third time	3	3	6
" fourth time	1	2	3
" fifth time	....	1	1
" seventh time	2	....	2
" eighth time	....	1	1
" ninth time	1	....	1
" eleventh time	....	2	2
" twelfth time	....	1	1
" twenty-second time	....	1	1
Total	92	95	187

TABLE VII.

Showing number of the attack of those admitted during the year.

	Men.	Women.	Total.
First	70	68	138
Second	9	12	21
Third	4	4	8
Fourth	2	1	3
Fifth	....	2	2
Seventh	1	....	1
Eighth	1	3	4
Ninth	1	1	2
Tenth	....	1	1
Eleventh	....	1	1
Twenty-second	....	1	1
Eighty-eighth	....	1	1
Unknown	4	....	4
Total	92	95	187

TABLE VIII.

Showing duration of insanity of those admitted during the year.

	Men.	Women.	Total.
Less than one month	17	20	37
One to three months	17	21	38
Three to six months	9	14	23
Six to nine months	9	9	18
Nine to twelve months	6	2	8
Twelve to eighteen months	4	7	11
Eighteen months to two years	2	1	3
Two to three years	8	7	15
Three to four years	8	3	11
Five to ten years	7	3	10
Ten to fifteen years	....	2	2
Twenty to thirty years	....	2	2
Fifty to sixty years	1	....	1
Alcoholism	1	1	2
Morphine habit	....	1	1
Unknown	3	2	5
Total	92	95	187

TABLE IX.

Showing ages of those admitted during the year.

	Men.	Women.	Total.
Fifteen to twenty years	6	6	12
Twenty to twenty-five years	7	8	15
Twenty-five to thirty years	6	11	17
Thirty to thirty-five years	10	6	16
Thirty-five to forty years	9	11	20
Forty to forty-five years	7	10	17
Forty-five to fifty years	6	11	17
Fifty to sixty years	14	14	28
Sixty to seventy years	22	11	33
Seventy to eighty years	5	5	10
Over eighty years	....	2	2
Total	92	95	187

TABLE X.

Showing form of disease in those admitted during the year.

	Men.	Women.	Total.
Acute mania	9	18	27
Sub-acute mania	13	15	28
Recurrent mania	5	5	10
Circular mania	5	3	8
Epileptic mania	2	2	4
Senile mania	1	1	2
Puerperal mania	....	1	1
Acute melancholia	22	25	47
Senile melancholia	1	....	1
Sub-acute melancholia	4	2	6
Chronic melancholia	2	1	3
Recurrent melancholia	....	1	1
Primary dementia	2	5	7
Secondary dementia	8	1	9
Senile dementia	4	1	5
Imbecility	1	2	3
Paranoia	6	2	8
Hypochondriasis	5	2	7
Hystero-mania	....	3	3
Paresis	1	....	1
Developmental insanity	....	4	4
Alcoholism	1	....	1
Opium habit	....	1	1
Total	92	95	187

TABLE XI.

Showing complications in those admitted during the year.

	Men.	Women.	Total.
Hereditary tendency to insanity	14	22	36
Phthisis	1	3	4
Intemperance	10	2	12
Epilepsy	3	2	5
Cystic diseases	2	1	3
Spinal diseases	....	1	1
Dyspepsia	2	2	4
Chronic enteritis	1	....	1
Malaria	1	....	1
Paralysis	2	1	3
Morphine habit	1	1	2
Uterine diseases	....	5	5
Syphilis	1	2	3
Eczema	....	1	1
Eye diseases	....	2	2
Pregnancy	....	1	1
Asthma	1	....	1
Hernia	....	1	1
Rheumatism	1	....	1
Total	40	47	87

TABLE XII.

Showing number with suicidal propensity under treatment during the year.

	Men.	Women.	Total.
Of those in the asylum at beginning of year..	18	23	41
Of those admitted during the year............	29	29	58
Total......................................	47	52	99

TABLE XIII.

Showing civil condition of those admitted during the year.

	Men.	Women.	Total.
Married..	46	43	89
Single	30	34	64
Widowed	15	16	31
Divorced.......................................	1	2	3
Total..	92	95	187

TABLE XIV.

Showing occupation of those admitted during the year.

	Men.	Women.	Total.
Housewives	....	52	52
Domestics	....	9	9
Farmers	20	....	20
Laborers	17	....	17
Carpenter	1	....	1
Manufacturer	1	....	1
Merchants	2	....	2
Teachers	....	5	5
Students	1	1	2
Clerks	2	....	2
Typesetter	....	1	1
Machinists	2	....	2
Mechanics	2	....	2
Dressmakers	....	5	5
Mill operatives	5	6	11
Shoe operatives	6	4	10
Carriage painter	1	....	1
House painter	1	....	1
Wheel-wrights	2	....	2
Foreman paper mill	1	....	1
Wood-carver	1	....	1
Shipcarpenter	1	....	1
Sailor	1	....	1
Roofing	1	....	1
Engineers	2	....	2
Teamsters	2	....	2
Blacksmiths	2	....	2
Salesman	1	....	1
Stonecutters	4	....	4
Nurse	....	1	1
Musician	1	....	1
Clothing manufacturer	1	....	1
Masons	2	....	2
Barber	1	....	1
Hostlers	2	....	2
Railroad brakeman	1	....	1
Saloon keepers	2	....	2
None	3	11	14
Total	92	95	187

TABLE XV.

Showing nativity of those admitted during the year,

	Men.	Women.	Total.
New Hampshire	59	50	109
Maine	6	8	14
Massachusetts	2	7	9
Vermont	3	2	5
New York	2	....	2
Connecticut	....	1	1
New Jersey	....	1	1
Nebraska	....	1	1
Canada	6	12	18
Ireland	5	7	12
England	3	3	6
Scotland	1	1	2
Germany	....	1	1
Sweden	1	....	1
Finland	2	....	2
Unknown	2	1	3
Total	92	95	187

TABLE XVI.

Showing residence of those admitted during the year.

	Men.	Women.	Total.
Hillsborough County	15	24	39
Merrimack "	18	23	41
Cheshire "	10	7	17
Rockingham "	13	14	27
Strafford "	11	8	19
Grafton "	5	7	12
Belknap "	6	2	8
Coös	2	1	3
Sullivan	6	2	8
Carroll	3	4	7
Vermont	1	....	1
Massachusetts	2	2	4
Montreal	....	1	1
Total	92	95	187

TABLE XVII.

Showing by what authority committed.

	Men.	Women.	Total.
By friends	54	65	119
By state commissioners of lunacy	6	10	16
By counties	12	11	23
By towns or cities	16	6	22
By courts	1	1	2
By self	2	2	4
By order of the Governor	1	....	1
Total	92	95	187

TABLE XVIII.

Showing by whom supported.

	Men.	Women.	Total.
Self or friends	52	53	105
Counties	16	13	29
Towns or cities	9	8	17
State, including cases sent by the supreme court, by order of the governor, and by the commissioners of lunacy	15	21	36
Total	92	95	187

TABLE XIX.

Deaths during the year and their causes.

	Men.	Women.	Total.
Structural disease of the brain	4	2	6
Exhaustion from acute melancholia	2	2	4
" " acute mania	1	3	4
" " chronic mania	1	1	2
" " epileptic dementia	....	1	1
" " chronic dementia	....	2	2
Old age	2	....	2
Pulmonary hemorrhage	1	....	1
Phthisis pulmonalis	....	2	2
Traumatic spinal meningitis	....	1	1
Hydrothorax	....	1	1
Angina pectoris	1	1	2
Aortic stenosis and insufficiency	1	....	1
Oedema of the glottis	....	1	1
General tuberculosis	....	1	1
Apoplexy	3	....	3
Epilepsy	....	1	1
Total	16	19	35

TABLE XX.

Showing ages at time of death.

	Men.	Women.	Total.
Between 20 and 30 years old	1	2	3
" 30 " 40 "	....	1	1
" 40 " 50 "	2	6	8
" 50 " 60 "	3	2	5
" 60 " 70 "	5	5	10
" 70 " 80 "	4	3	7
Over 80 years old	1	....	1
Total	16	19	35

TABLE XXI.

Showing ages of those remaining at the end of the year.

	Men.	Women.	Total.
Under twenty years of age	3	6	9
Twenty to thirty " "	22	12	34
Thirty to forty " "	50	29	79
Forty to fifty " "	40	48	88
Fifty to sixty " "	39	56	95
Sixty to seventy " "	28	31	59
Seventy to eighty " "	11	14	25
Over eighty " "	6	7	13
Total	199	203	402

TABLE XXII.

Showing duration of disease in those remaining at the end of the year.

	Male.	Female.	Total.
From one to two months	9	4	13
From three to six months	3	6	9
From six to twelve months	13	15	28
From twelve to eighteen months	3	7	10
From eighteen months to two years	6	8	14
From two to three years	14	16	30
From three to five years	28	21	49
From five to ten years	29	34	63
From ten to fifteen years	26	34	60
From fifteen to twenty years	10	19	29
From twenty to twenty-five years	6	7	13
From twenty-five to thirty years	17	9	26
From thirty to forty years	6	10	16
Over forty years	7	7	14
Unknown	22	6	28
Total	199	203	402

TABLE XXIII.

Showing prospect of recovery in those admitted during the year.

	Men.	Women.	Total.
Curable (apparently)	45	58	103
Incurable (apparently)	45	35	80
Alcoholism	2	1	3
Opium habit	....	1	1
Total	92	95	187

TABLE XXIV.

Prospects of those remaining at the end of the year.

	Men.	Women.	Total.
Curable (apparently)	22	38	60
Incurable (apparently)	176	165	341
Alcoholism	1	....	1
Total	199	203	402

TABLE XXV.

Statistics of admissions, discharges, and deaths from the opening of the asylum.

Year.	Admitted.	Discharged and died.	Recovered.	Improved.	Unimproved.	Died.	Whole number under treatment.	Remaining at end of hospital year.	Daily averages of the hospital		
									Men.	Women.	Total.
1843	76	29	12	10	6	1	76	47	....	....	....
1844	104	81	37	20	19	5	151	70	....	....	....
1845	88	82	37	17	22	6	158	76	....	....	....
1846	98	76	26	23	16	11	174	98	....	....	....
1847	89	87	38	17	23	9	187	100	....	....	....
1848	92	83	29	20	26	8	192	109	.. ..	....	....
1849	81	76	36	15	11	14	190	114	....	....	....
1850	103	90	45	18	20	7	217	127	....	....	....
1851	88	98	45	25	16	12	215	117	....	....	....
1852	107	106	66	13	16	11	224	118	....	....	....
1853	132	107	65	25	11	8	250	143	....	....	....
1854	141	123	63	24	22	14	284	161	....	....	....
1855	95	91	50	20	9	12	246	155	....	....	....
1856	85	96	66	13	7	10	250	154	....	....	....
1857	97	81	47	15	7	12	251	170	....	....	....
1858	76	77	34	20	5	18	246	169	....	....	....
1859	98	85	31	22	18	14	267	182	....	....	....
1860	85	83	38	16	12	17	267	184	94.0	88.0	182.0
1861	106	94	34	34	10	16	290	196	90.0	100.0	190.0
1862	86	94	42	32	7	13	282	188	88.7	105.7	191.4
1863	101	85	30	32	17	16	289	204	87.4	105.9	193.3
1864	105	92	36	16	17	23	309	217	99.4	107.4	206.8
1865	107	102	42	23	14	22	324	223	102.5	115.9	218.4
1866	104	91	26	28	16	21	327	236	106.3	122.6	228.9
1867	117	107	39	24	27	17	353	246	119.3	122.6	241.9
1868	118	129	51	39	18	21	364	235	118.5	121.27	239.77
1869	95	93	42	20	9	22	330	237	113.7	129.9	243.6
1870	130	114	37	34	20	23	367	253	123.1	125.9	249.0
1871	135	163	65	37	29	32	388	225	119.8	123.44	242.82
1872	152	123	55	31	16	21	377	254	109.36	125.19	234.55
1873	194	172	61	51	27	33	448	273	127.8	139.5	267.3
1874	140	137	42	44	27	22	416	281	140.4	127.5	267.9
1875	120	140	53	37	30	20	401	261	136.6	138.1	274.7
1876	140	122	35	34	27	26	401	279	121.4	139.1	260.5
1877	119	118	36	38	27	17	398	280	124.2	150.3	274.5
1878	114	118	35	36	30	17	394	276	128.9	143.8	272.7
1879	73	81	27	23	8	23	349	268	126.3	143.8	270.1
1880	111	94	28	27	22	17	379	285	127.4	147.6	275.0
1881	134	117	33	39	23	22	419	302	133.3	158.6	291.9
1882	104	121	38	26	27	30	406	285	131.0	159.1	290.1
1883	133	123	41	23	34	25	418	295	120.3	164.1	284.4
1884	141	127	18	41	44	24	436	309	124.3	169.5	293.8
1885	138	122	30	20	36	36	447	322	128.3	181.9	310.2
1886	138	143	43	30	34	34	460	317	139.82	182.37	322.19
1887	143	128	32	28	28	33	460	328	137.22	184.12	321.34
1888	137	125	33	26	35	28	465	339	150.49	183.59	334.08
1889	155	158	41	38	34	36	494	337	161.06	175.80	336.86
1890	276	223	79	28	63	53	602	364	166.52	184.57	351.09
1891	173	165	42	40	37	38	527	372	175.62	184.99	360.61
1892	169	181	51	39	40	42	531	359	181.40	182.38	363.78
1893	166	154	47	35	34	37	508	368	183.72	193.63	369.02
1894	187	152	52	33	27	35	542	402	190.14	193.35	383.49

TREASURER'S REPORT.

To the Trustees of the New Hampshire Asylum for the Insane:

The following statement of receipts and expenditures, from October 1, 1893, to September 30, 1894, inclusive, is respectfully submitted:

RECEIPTS.

Balance on hand	$1,635.68
Cash received for board of private patients . .	48,201.61
received for board of town patients . .	3,557.98
received for board of county patients . .	9,887.52
received of financial agent for aid to patients	10,000.00
received of state treasurer for aid to indigent patients	6,000.00
received of state treasurer for board of criminal insane	4,134.38
received of state treasurer for board of patients transferred to state support by order of commissioners of lunacy . . .	14,144.05
received of financial agent as income from Isaac Adams fund	180.00
received of financial agent for improvement of grounds	500.00
received of financial agent for defrayment of expense of glanders epidemic . . .	500.00
received of state treasurer for library . .	100.00
received for stock and articles sold . .	2,013.27
	$100,854.49

EXPENDITURES.

Cash paid for meats	$9,492.95
flour	1,764.66
butter and cheese	4,466.81
sugar and molasses	1,755.20
fish	2,766.76
coffee and tea	1,338.40
fruit, potatoes, and other vegetables	4,787.17
all other table supplies	3,042.97
house furnishing goods	6,097.87
articles furnished and charged	3,023.08
lighting and heating	14,745.46
medical and surgical supplies	1,315 51
services of all forms in care of patients and household	24,346.14
ordinary repairs of buildings	6,822.78
permanent improvements	2,428.73
provender	1,361.12
farm expenses, including services, farming implements, and all improvements of farm and grounds	6,378.54
stationery, library, printing, etc.	552.81
postage, express, and freights	575.04
travelling expenses of trustees	161.48
public exercises, including Sunday services and all public means to interest and occupy the patients	785.16
miscellaneous items	85.27
Whole amount expended	$98,093.91
Balance of income carried to new account	2,760.58
	$100,854.49

CHARLES P. BANCROFT,

Treasurer.

Concord, N. H., October 1, 1894.

This certifies that I this day examined the accounts of the treasurer of the New Hampshire Asylum for the Insane, from October 1, 1893, to September 30, 1894, inclusive, and find the same correctly cast, and sustained by proper vouchers. There remains a balance of $2,760.58 in the hands of the treasurer.

CHARLES A. TUFTS,
Auditor.

CONCORD, N. H., October 30, 1894.

REPORT OF BUILDING COMMITTEE

ON

NEW BUILDING FOR CONVALESCENT MALE PATIENTS.

The committee for the expenditure of the state appropriation of $25,000 made by the last legislature present the following report of their receipts and expenditures on said building from October 3, 1893, to November 15, 1894.

RECEIPTS.

1893.		
Oct. 3.	From state treasurer	$740.00
“ 31.	“ “	829.41
Dec. 1.	“ “	500.00
1894.		
April 2.	“ “	1,000.00
May 5.	“ “	3,000.00
“ 11.	“ “	500.00
June 6.	“ “	3,000.00
July 13.	“ “	5,000.00
Aug. 15.	“ “	3,000.00
Oct. 6.	“ “	3,000.00
		$20,569.41

EXPENDITURES.

1893.		
Oct. 3.	Paid J. R. McDonald for stone work and excavation . . .	$740.00
“ 31.	J. R. McDonald for stone work and excavation . . .	829.41

Dec. 1.	Rand & Taylor, architects .	500.00
1894.		
Apr. 3.	Giles Wheeler, architect . .	100.00
" 28.	Alfred Ford, steam fitting . .	72.00
May 3.	Boston Bolt Co., bolts, hangers, etc.	30.60
" 4.	Braman, Dow & Co., steam pipe fittings, etc.	656.93
" 5.	George L. Theobald, connecting sub-way with the main building	35.00
" 5.	George L. Theobald, excavation for sub-way	171.50
" 5.	E. B. Hutchinson Building Co., account of contract . .	2,183.70
" 11.	Richardson & Farmer, contract on sub-way	977.12
" 26.	Alfred Ford, steam fitting . .	72.00
June 6.	Braman, Dow & Co., steam pipe fittings, etc.	509.33
" 15.	E. B. Hutchinson Building Co., account of contract . .	1,535.14
" 21.	Wm. Highton & Sons, registers	68 01
" 23.	Alfred Ford, steam fitting . .	69.75
" 29.	Wm. Highton & Sons, registers	136.85
July 14.	E. B. Hutchinson Building Co., account of contract . .	3,874.76
" 14.	Braman, Dow & Co., steam pipe fittings, etc.	117.04
" 21.	Alfred Ford, steam fitting . .	69.00
Aug. 15.	H. B. Smith Co., radiators .	366.66
" 15.	E. B. Hutchinson Building Co., account of contract . .	1,568.80
" 18.	Alfred Ford, steam fitting . .	72.00
Sept. 6.	Northern Electric Supply Co., electric wiring . . .	115.80
" 15.	Alfred Ford, steam fitting . .	72.00

Sept. 19.	E. B. Hutchinson Building Co., account of contract . .	2,528.00
Oct. 6.	Boston Fire Proof Covering Co., covering steam pipes . .	444.90
" 6.	Wm. T. Bailey & Co., ventilation pipes for attic . .	318.92
" 6.	Braman, Dow & Co., steam pipes	53.82
" 13.	Alfred Ford, steam fitting . .	75.00
Nov. 10.	Alfred Ford, steam fitting . .	69.00
		$18,433.04

The original legislative appropriation was $25,000. Out of this sum it was decided by your board to appropriate $2,000 for wiring the entire institution for electric lighting. This amount, added to the amount already drawn from the state treasurer, namely, $20,569.41, makes a total receipt from the state treasurer of $22,569.41. There therefore remains in the state treasurer's hands $2,430.59 yet unexpended. There is also in the Mechanicks' bank a balance yet unexpended of $2,136.37, making a total amount yet available for the new building of $4,566.96.

After a careful estimate of the expenditure yet uncontracted for, but still necessary to put the building in condition for occupation, it is found that there will be required about $7,500, in addition to the balance already on hand in the state treasury and Mechanicks' National bank.

Respectfully submitted,

C. P. FROST,
J. B. WALKER,
C. P. BANCROFT,
Building Committee.

CONCORD, November 15, 1894.

TWENTY-EIGHTH ANNUAL REPORT

OF THE

FINANCIAL AGENT.

To the Trustees of the New Hampshire Asylum for the Insane:

The financial agent respectfully presents this report of his receipts and expenditures from October 1, 1893, to September 30, 1894, inclusive; and of the amounts and investments of the permanent funds of the asylum in his custody at this date.

RECEIPTS.

Cash brought from last year's account . . .	$6,458.93
received for bonds paid and exchanged and for stock sold	37,040.62
received for interest and dividends . .	15,825.08
	$59,324.63

EXPENDITURES.

Cash paid for securities purchased . . .	$41,176.56
Charles P. Bancroft, treasurer . .	11,442.37
for insurance	925.05
for coupons returned	300.00
Boston Safe Deposit and Trust Company, salary of financial agent, and sundry small expenses . . .	950.61
carried to new account . . .	4,530.04
	$59,324.63

The following are the several permanent funds of the asylum, accompanied by lists of the securities in which they are invested:

ADAMS FUND.

(Gift of Isaac Adams, of Sandwich.)

10 shares Pittsburgh, Fort Wayne & Chicago Railroad stock	$1,000.00
4 shares Suffolk National Bank stock	400.00
2 United States bonds	600.00
1 Iowa Loan and Trust Company bond	1,000.00
	$3,000.00

BURROUGHS FUND.

(Legacy of Rev. Charles Burroughs, D. D., of Portsmouth.)

1 St. Louis County bond	$1,000.00

CHANDLER FUND.

(Legacy of Abiel Chandler, of Walpole.)

25 shares Portland, Saco & Portsmouth Railroad stock	$2,500.00
37 shares Boston & Maine Railroad stock	3,700.00
100 shares Chicago, Rock Island & Pacific Railroad stock	10,000.00
10 shares Pittsburg, Fort Wayne & Chicago Railroad stock	1,000.00
10 shares Michigan Central Railroad stock	1,000.00
2 shares Northern (N. H.) Railroad stock	200.00
3 shares State National Bank stock	300.00
2 Chicago (Water Loan) bonds	2,000.00
3 Northern Pacific Railroad 1st mortgage bonds	3,000.00
2 Chicago, Burlington & Quincy Railroad bonds	2,000.00
1 Chicago & Northwestern Railroad bond	1,000.00
6 Iowa Loan & Trust Company bonds	3,300.00
	$30,000.00

CONANT FUND.

(Gift of John Conant, of Jaffrey.)

4 Iowa Loan and Trust Company bonds	$4,000.00
1 New Hampshire Trust Company bond	500.00
1 Concord & Montreal Railroad bond	1,000.00
3 shares Boston & Maine Railroad stock	300.00
2 shares Boston & Providence Railroad stock	200.00
	$6,000.00

DANFORTH FUND.

(Legacy of Mary Danforth, of Boscawen).

4 shares Suffolk National Bank stock	$400.00

FISK FUND.

(Legacy of Miss Catherine Fisk, of Keene).

This fund is held in trust by the state, in accordance with an act of the Legislature, approved August 4, 1887	$26,378.43

FULLER FUND.

(Legacy of Mrs. Peggy Fuller, of Francestown.)

20 shares Boston & Maine Railroad stock	$2,000.00

KENT FUND.

(Legacy of Moody Kent, of Pittsfield.)

8 Chicago River Improvement bonds	$8,000.00
3 Minneapolis bonds	3,000.00
3 United States bonds	1,200.00
10 Spokane & Palouse Railroad bonds	10,000.00
5 Oregon Short Line Railroad bonds	5,000.00
5 Eastern Railroad bonds	5,000.00
10 St. Joseph & Grand Island Railroad bonds	10,000.00
24 Chicago, Burlington & Quincy Railroad bonds	24,000.00
9 Chicago & Northwestern Railroad bonds	9,000.00

7 Philadelphia, Wilmington & Baltimore Railroad bonds	7,000.00
10 Boston & Lowell Railroad bonds	10,000.00
4 Northern Pacific Railroad bonds	4,000.00
7 Concord & Montreal Railroad bonds	7,000.00
7 Duluth School Improvement bonds	7,000.00
5 Columbus bonds	5,000.00
50 shares Pittsburg, Fort Wayne & Chicago Railroad stock	5,000.00
42 shares Northern Railroad stock	4,200.00
100 shares Michigan Central Railroad stock	10,000.00
2 shares Boston & Providence Railroad stock	200.00
10 shares Chicago, Rock Island & Pacific Railroad stock	1,000.00
50 shares Fitchburg National Bank stock	5,000.00
47 shares State National Bank stock	4,700.00
7 shares Railroad National Bank stock	700.00
10 shares Shawmut National Bank stock	1,000.00
Cash on hand awaiting investment	440.62
	$147,440.62

KIMBALL FUND.

(Legacy of Jacob Kimball, of Hampstead.)

This fund is held in trust by the state	$6,753.49

PENHALLOW FUND.

(Legacy of H. Louise Penhallow.)

1 Boston & Lowell Railroad bond	$1,000.00

LOW FUND.

(Legacy of Abiel Abbot Low, of Brooklyn, N. Y.)

3 Columbus, Ohio, bonds	$3,000.00
2 Chicago bonds	2,000.00
	$5,000.00

PIPER FUND.

(Legacy of Rhoda C. Piper, of Hanover.)

1 share of Railroad National Bank stock	$100.00

RICE FUND.

(Legacy of Arabella Rice, of Portsmouth.)

7 New Hampshire Trust Company bonds	$7,000.00
5 Oregon Short Line Railroad bonds	5,000.00
3 Northern Pacific Railroad bonds	3,000.00
1 United States registered bond	5,000.00
	$20,000.00

RUMFORD FUND.

(Legacy of the Countess of Rumford, of Concord.)

5 Philadelphia, Wilmington & Baltimore Railroad bonds	$5,000.00
4 Concord & Montreal Railroad bonds	4,000.00
30 shares Pittsburg, Fort Wayne & Chicago Railroad stock	3,000.00
20 shares Boston & Providence Railroad stock	2,000.00
10 shares Shawmut National Bank stock	1,000.00
	$15,000.00

SHERMAN FUND.

(Legacy of Mrs. Fanny Sherman, of Exeter.)

3 Iowa Loan & Trust Company bonds	$3,000.00
1 St. Louis County bond	1,000.00
1 Boston & Lowell Railroad bond	1,000.00
	$5,000.00

SMITH FUND.

(Legacy of Betsey Smith, of Hanover.)

1 New Hampshire Trust Company bond	$500.00

SPALDING FUND.

(Legacy of Isaac Spalding, of Nashua.)

10 Cleveland bonds	$10,000.00

WALKER FUND.

(Legacy of Mrs. Abigail B. Walker, of Concord.)

3 Salt Lake City bonds	$3,000.00
2 St. Louis bonds	2,000.00
5 Cleveland bonds	5,000.00
20 shares Shawmut National Bank stock	2,000.00
25 shares State National Bank stock	2,500.00
	$14,500.00

WILLIAMS FUND.

2 shares Railroad National Bank stock	$200.00

CONTINGENT FUND.

Deposit in N. H. Savings Bank, January, 1894	$410.35

Since my last report the asylum has received from the executors of the estate of the late Abiel Abbott Low, of Brooklyn, N. Y., a legacy of five thousand dollars, conditioned upon the maintenance during life of Charles A. Dow, who has been a patient of the institution much of the time since 1848.

The aggregate amount of the twenty foregoing permanent funds is two hundred and ninety four thousand six hundred and eighty-two dollars and eighty-nine cents, at their par value.

J. B. WALKER,
Financial Agent, New Hampshire Asylum for Insane.

Concord, N. H., October 31, 1894.

I hereby certify that I have examined the accounts of the financial agent, and books of the New Hampshire Asylum for the Insane from October 1, 1893, to September 30, 1894, inclusive, and find the same correctly cast and properly vouched for.

I have also examined the securities of the said asylum in the Boston Safe Deposit and Trust Company, and find them all on hand, and agreeing with the foregoing statement.

CHARLES A. TUFTS, *Auditor.*

Concord, N. H., October 31, 1894.

GENERAL EXHIBIT.

Products of the Farm and Garden at Market Value for the Year 1894.

Asparagus	113	bunches, at	$0.10	$11.30
Rhubarb,	3,800	pounds	.01	38.00
Lettuce	2,300	heads,	.02	46.00
Cucumbers	450	dozen,	.15	67.50
Turnips for stock	286	bushels,	.40	114.40
Winter squash	5	tons,	20.00	100.00
Peas	81½	bushels,	1.00	81.50
Crab apples	4	"	1.00	4.00
Beet greens	74	"	.45	33.30
String beans	82	"	.90	73.80
Shell beans	110	"	1.00	110.00
Pickling cucumbers	33	"	.75	24.75
Tomatoes (ripe)	70½	"	1.00	70.50
Tomatoes (green)	12½	"	.50	6.25
Sweet corn	650	dozen,	.10	65.00
Early cabbage	2,000	heads,	.05	100.00
Winter cabbage	3,000	"	.05	150.00
Cabbage fed to cows				20.00
Beets	175	bushels,	.50	87.50
Beets for stock	83	"	.45	37.35
Potatoes	377	"	.60	226.20
Small potatoes	39	"	.20	7.80
Turnips (table)	100	"	.75	75.00
Early celery	1,000	heads,	.08	80.00
Late celery	2,000	"	.05	100.00
Onions	364	bushels,	.90	327.60

Parsnips	100	“	.75	75.00
Horse-radish	1	“	.75	.75
Grass for soiling	5	tons,	2.00	10.00
Ensilage corn	175	“	3.00	525.00
Corn	262	baskets,	.50	131.00
Corn for seed, shelled	5	bushels,	1.50	7.50
Hungarian hay	1½	tons,	12.60	18.90
Ensilage, rowen	5	“	2.00	10.00
Corn, for soiling	34	“	3.00	102.00
Oats, “	16	“	2.50	40.00
Rye	12	“	2.25	27.00
Hay	85	“	20.00	1,700.00
Milk produced	96,235	quarts,	.05	4,811.75
Pork for use	9,938	pounds,	.07	695.66
Pork sold	1,663	“	.06¼	103.94
Pigs sold	96			294.00
Calves sold	16			23.50
Beef for use	6,360	pounds,	.04	254.40
Hides sold	9			24.61
Oat-hay	2	tons,	8.00	16.00
Rowen	2	“	12.00	24.00
Pork sold (live wt.)	2,875	pounds,	.04¼	122.19
				$11,074.95

MILK RECORD FOR YEAR

NUMBER OF COWS.	1893.			1894.		
	October.	November.	December.	January.	February.	March.
1.	....	....	Heifer	673½	579	577
2.	....	....	Bought	175	743½	807
3.	....	....	....	....	Bought	91½
4.	....	....	....	Sold	....	....
5.	....	....	....	....	Bought	17½
6.	362	275½	272	282½	270½	273
7.	767	640	595½	503½	427	257½
8.	531	374	392	465½	505½	574½
9.	....	....	Beef	....	....	....
10.	49½	325½	643½	634½	580½	597½
11.	477½	398½	415	470½	469	520½
12.	475	322	69	....	....	187½
13.	268	676½	832½	855	852½	943½
14.	404	450	449	458	394	418½
15.	297	234	242½	123½	Beef	....
16.	463	397	368	353	290½	61½
17.	587½	449	353	41	....	106
18.	775	675½	586½	496	364½	225½
19.	734½	656	738½	779½	747	868
20.	381½	373	391½	398½	390	489½
21.	....	....	....	....	....	Bought
22.	....	....	....	....	....	Bought
23.	872	764½	737	733	649	724½
24.	695	528	549	534	488½	473½
25.	600	517½	505½	511½	475	376
26.	406½	398½	407	410	382	417
27.	525	413	432½	479	447½	213½
28.	562	463	420½	466	460	518
29.	....	....	Beef	....	....	....
30.	60½	Beef	....	....	....	....
31.	517	443	448½	472½	458½	538½
32.	577½	493	503½	510½	462	469
33.	....	....	....	Beef	....	....
34.	545	815	723	681	558	448
35.	491	384	392	396½	358	395½
36.	959	880½	922½	968½	909	1,081½
37.	188	....	....	Sold	....	....
38.	584½	488½	498	486	461	542½
39.	....	....	....	....	....	Bought
40.	K.	....	....	....	....	....
41.	419	343½	345½	344½	329½	380½
42.	....	337½	982½	850	745	761½
43.	....	....	Sold	....	....	....
44.	439½	382½	362½	325	269½	173
45.	513½	425	430	338	188	59½
46.	302	....	....	Sold	....	....
47.	....	....	565½	1,043	923	1,057½
48.	....	....	....	....	....	Bought
49.	....	....	....	....	....	....
50.	....	....	....	....	....	....
51.	....	....	....	....	....	....
52.	....	....	....	....	....	....
53.	....	....	....	....	....	....
Totals	15,829½	14,323½	15,573½	16,258½	15,177	15,645½

ENDING SEPTEMBER 30, 1894.

1894.						Total per year.
April.	May.	June.	July.	August.	September.	
427½	453½	440½	407	391½	327	4,276½
627½	655½	552½	360	410½	367½	4,699
811	784½	701	632½	633	530	4,183½
903½	903	795	728	731½	599½	4,678
20	....	....	59½	918	947	3,680
....	34	944	992	890½	766½	6,817½
500	664½	663½	727½	714½	471	6,583½
500½	513½	515½	482½	432	383½	5,658½
465½	546	524	543	560	427½	5,817
1,025½	1,018½	839	806	739	643	6,124½
776½	897½	728	697½	711	597	8,835½
346½	30	....	....	....	187½	3,137½
....	....	....	....	....	....	897
Beef	....	....	....	....	....	1,933
936	720½	....	....	....	....	3,193
Sold	....	....	....	....	....	3,123
711	602½	748	659	....	....	7,244
461	524	551½	576	586	511½	5,634
671½	785½	707	666	607	491	3,928
709	965½	872½	610½	762	591	4,510½
625	652	544	397½	50	....	6,748½
251½	....	....	....	....	465½	3,985
29½	....	426½	1,090½	1,099	886½	6,517½
366½	394	395	395½	370½	337	4,679½
....	....	....	442	889	703	4,544½
439½	494½	484	473½	441	344	5,566
....	....	....	....	....	....	60½
476	507	494	450½	432	347	5,584½
371	331½	66	....	....	465½	4,249½
447	83½	129½	684	734½	709	6,557½
345½	349½	310	280	138	....	3,840
842	686½	763	1,207	1,206	1,035	11,460½
....	....	....	....	....	....	188
420	423½	382½	186	....	....	4,472½
365½	1,094	1,008½	900	828½	718½	4,915
332	354	319	186½	....	....	3,354
644½	614	531	307½	351½	206	6,331
Sold	....	....	....	....	....	1,952
....	577	1,210½	366	922	684	5,713½
....	....	....	....	....	....	302
775½	732	601½	580	625½	476	7,379½
211	752	703	632½	524	263	3,085½
Bought	733½	446½	526½	437	434½	2,578
Bought	394	910½	867	822	653½	3,647
....	....	Bought	168	664	524½	1,356½
....	....	Bought	95	862½	764	1,721½
....	....	....	Bought	436½	727½	1,164
16,834½	19,271	19,307	19,182½	20,920	18,584½	206,907

One quart, 2.15 pounds. Total for year in pounds, 206,907; total for year in quarts, 96,235. Average per cow in quarts, 3,007; average per day in quarts, 8.2; average number of cows milked daily, 32.

Work done in Sewing-Room.

Bed spreads	146
Sheets	536
Pillow slips	490
Table covers	79
Towels	801
Napkins	96
Mattresses	27
Pillow ticks	70
Comfortables	26
Sofa pillows	4
Laundry bags	12
Curtains	162
Stand covers	103
Lounges upholstered	2
Chairs upholstered	4
Chairs reseated	2
Carpets	16
Rugs	43
Horse blanket	1
Dresses	151
Skirts	11
Basques	4
Caps	6
Shirts	78
Aprons	74
Combination suits	2
Coats	2
Pants (pairs)	2
Days miscellaneous work	327

Made in General Kitchen.

Canned fruit	254	quarts.
Tomatoes canned	252	"
Jelly	179	tumblers.
Cucumber pickles,	9	barrels.
Piccalilli	3	"
Mince meat	3	"

Products of the Farm at the Walker Cottage, at Market Value, for the Year 1894.

Hay	7	tons,	at $20.00	$140.00
Milk	2,381	quarts,	.05	119.05
Potatoes	150	bushels,	.60	90.00
Small potatoes	54	"	.15	8.10
Radishes	400	bunches,	.03½	14.00
Apples, No. 1	21	barrels,	1.25	26.25
Apples, No. 2	21	"	1.00	21.00
Onions	⅓	bushel,	.75	.25
Melons	58		.15	8.70
Tomatoes	7	bushels,	1.00	7.00
Corn	106	dozen,	.10	10.60
Crab apples	2	bushels,	1.00	2.00
Lettuce	7	heads,	.02½	.17
Blackberries	33	quarts,	.08	2.64
Squash	3½	barrels,	2.00	7.00
Shell beans	5½	bushels,	1.00	5.50
Blueberries	52	quarts,	.05	2.60
Currants	60	"	.10	6.00
Cucumbers	131	dozen,	.15	19.65
Turnips for stock	21½	bushels,	.25	5.37
Cabbage	34	head,	.05	1.70
Gooseberries	8	quarts,	.10	.80
Raspberries	73	quarts,	.08	5.84
String beans	4½	bushels,	.90	4.05
Peas	10¾	"	1.00	10.75
				$519.02

APPENDIX.

APPENDIX.

DIRECTIONS CONCERNING ADMISSION.

Those wishing the admission of a person to the asylum should make application to the superintendent previously to bringing the patient, unless the urgency of the case precludes it.

On application, full information, as to terms, conditions, etc., and the necessary papers will be furnished.

With the application a brief statement of the case should be given.

Some person should accompany the patient who can give a correct history of the case if possible.

On no account should deception be practised. The necessity of this step and the arrangements having first been settled, the patient should be honestly informed of what is to take place.

When possible, it is better that patients should arrive in day trains.

Patients should not bring valuable property when committed, and the asylum cannot become responsible for its keeping. Such articles should be left at home, unless the patient is fully responsible for their care.

The parties committing a patient, whether private individuals or town officers, are required to give a bond for the payment of expenses in the annexed form, signed by two responsible persons. The certificates of physicians should be filled and signed in all cases, except those committed by courts, and be written in the annexed form.

FORM OF BOND.

In consideration of the admission of , of the town of , in the county of , and State of , as a boarder at the New Hampshire Asylum for the Insane, in the City of Concord, we, of the town of , in the county of , and State of , and , of the town of , in the county of , and State of , jointly and severally promise to agree to and with said New Hampshire Asylum for the Insane, to pay its treasurer dollars and cents per week, or such other rate as may from time to time be established by said asylum therefor, while he shall remain at said asylum; together with such extra charge as may be occasioned by requiring more than the ordinary care and attention; to pay any reasonable charge for actual damage done by to buildings or furnishings; to assist in returning to said asylum in case of escape; to remove from said asylum when required to do so by the superintendent; to pay funeral charges in case of death; and not to hold said asylum responsible for any money, jewelry, watches, or other valuables in possession on admission, or given to afterwards.

Payments to be made quarterly, and interests on all sums not paid at the end of each quarter.

Witness our hands this day of , 189 .

Attest: *Principal.* [L. S.]

Surety. [L. S.]

Note.—Those committing patients are requested to notice the condition in regard to money, jewelry, etc.

FORM OF PETITION.

To be filled and signed by those desiring aid from the state appropriation, to be sent to the superintendent.

To His Excellency, the Governor of the State of New Hampshire:

Respectfully represents that , an insane person, resident of in this State, is without sufficient property or relatives legally liable for support at the New Hampshire Asylum for the Insane. Wherefore the undersigned prays that the said be aided by any funds appropriated by the State for the indigent insane.

Dated at , 189 .

We, the undersigned, selectmen of , hereby certify that the representations in the above petition are in our belief true, and that said is an indigent insane person.

N. B.—Please write whether the insane person has any property, and if so, what amount, and any other facts you may think proper in relation to the ability of the insane person's near relatives.

Note.—The amount received by the applicant, it will be understood, is regulated entirely by the number who may apply for aid, and the comparative need of assistance.

ORDER FOR SUPPORT OF TOWN AND COUNTY PATIENTS.

We, , hereby order the committal of to the New Hampshire Asylum for the Insane, at Concord, there to be supported at the expense of , in accordance with the statute, during residence at said asylum.

———— ————

———— ———— 189 .

———— ————

———— ————

———— ————

Note.—To be signed by mayor, selectmen, or overseer of poor in case of town charge; by county commissioner in case of county charge.

N. B.—Admission will be refused unless the requirements of the law are strictly complied with. See extract from the laws at the foot of this blank.

FORM OF CERTIFICATE OF INSANITY.

REQUIRED FOR ADMISSION OF PATIENTS.

After due inquiry and personal examination of , of , made within one week prior to date, we certify that is insane and a fit subject for treatment at the New Hampshire Asylum for the Insane.

——— ———, M. D.
——— ———, M. D.

———, ———, 189 .

Having personal acquaintance with the signers of the above certificate, I certify that the signatures are genuine, and the signers reputable physicians.

———, ———, 189 .

——— ———
——— ———

EXTRACT FROM THE LAWS OF NEW HAMPSHIRE.

Section 18. No person shall be committed to the asylum for the insane, except by the order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal; and such certificate shall be accompanied by a certificate from the judge of the supreme court, or court of probate, or mayor, or chairman of the selectmen, testifying to the signatures, and the respectability of the signers.

LAWS.

RELATING TO THE NEW HAMPSHIRE ASYLUM FOR THE INSANE.

THE NEW HAMPSHIRE ASYLUM FOR THE INSANE.

SECTION

1. Corporate name.
2. Trustees, how appointed.
3. Tenure of office of trustees.
4. Trustees to manage affairs of asylum.
5. To appoint officers, etc.
6. Trustees not to receive compensation.
7. To make regulations.
8. May hold property in trust.
9. Shall make report annually.
10. Board of visitors and their duties.
11. Asylum's land taken for highways only by authority of legislature.
12. Property of asylum exempt from taxation.
13. Annual appropriation to library.

COMMITMENT TO ASYLUM.

14. Parent, guardian, etc., may commit.
15. Insane paupers, how committed by town.
16. County paupers, how committed.
17. Dangerous insane persons, how committed.
18. Certificate of two physicians required to commit.
19. Regulations for commitments to the asylum to govern commitments to other institutions.

SUPPORT AT ASYLUM.

SECTION.

20. When county shall support insane person.
21. When means of support fail, counties to support on notice.
22. What inmates of asylum for insane supported by state.
23. County may recover expense paid.
24. Concord not liable.
25. Certain insane persons to be supported by state.
26. Annual appropriations for indigent insane.

DISCHARGE FROM ASYLUM.

27. How discharged from asylum.
28. Trustees to visit asylum and hear statements of patients.
29. Superintendent to furnish stationery to patients, and transmit their letters to trustees.

CORONER'S INQUEST IN CASE OF SUDDEN DEATH.

30. Inquest on patient suddenly deceased.

COMMISSION OF LUNACY.

31. Insane persons wards of state.
32. Commission of lunacy.
33. Powers and duties of commission of lunacy.
34. Records and reports of commission of lunacy.
35. Superintendents to make reports to commission of lunacy.
36. Annual appropriation for expenses of commission.

SECTION 1. The asylum for the insane, at Concord, is a corporation under the name of the New Hampshire Asylum for the Insane.

SECT. 2. The government of the asylum is vested in twelve trustees appointed and commissioned by the governor, with advice of the council; and all vacancies shall be filled in the same manner.

SECT. 3. The trustees are classified and commissioned in such manner that the offices of three trustees become vacant annually.

SECT. 4. The trustees shall take charge of the property and concerns of the asylum; shall see that its affairs are conducted properly; may enter into and bind the asylum by such contracts relative to the support of patients and the affairs of the asylum as they may deem advantageous; and may receive, appropriate, control, convey, or invest any property given to or owned by the asylum in such manner as they may think expedient.

SECT. 5. The trustees shall appoint a secretary, who shall keep a full and fair record of their proceedings; a treasurer, who shall give bond for the faithful discharge of his duties; and such physicians, officers, and assistants, with such salaries and allowances, as may from time to time be found necessary.

SECT. 6. No trustee shall receive any compensation for his services as trustee; but expenses necessarily incurred by him shall be paid by the asylum.

SECT. 7. The trustees may make such regulations for their own government, for the management of the asylum and all persons connected therewith, and for the admission and care of patients, and the same from time to time alter as convenience may require.

SECT. 8. The asylum may take and hold in trust any grant or devise of real estate, or any donation or bequest of personal property, and may apply the same, unless otherwise restricted, to lessen the expenses of the indigent insane.

SECT. 9. The trustees shall make to the governor and council, annually, a report, covering that of the superintendent to them, of the receipts and expenditures of the asylum, the number of patients admitted and discharged during the year, and all other matters connected with the general interests of the asylum. It shall be filed in the office of the secretary of state on or before the first day of December.

SECT. 10. The governor and council, president of the senate, and speaker of the house shall constitute a board of visitors of the asylum; shall visit and inspect the same when necessary, examine into the condition of the patients, and the regulations and general management of the asylum; see that the design thereof is carried into full effect; and make to the legislature, at each biennial session, a report which shall be furnished to the secretary of state on or before the first day of the December next preceding such session.

SECT. 11. No land connected with the asylum shall be taken for a highway or other public use, except by the express authority of the legislature, for that purpose first had and obtained.

SECT. 12. The property of the asylum is exempted from taxation.

SECT. 13. The sum of one hundred dollars is annually appropriated toward the support and increase of the library of the asylum.

COMMITMENT TO ASYLUMS.

SECT. 14. The parent, guardian, or friends of any insane person may cause him to be committed to the asylum, with the consent of the trustees, and there supported on such terms as they may agree.

SECT. 15. Any insane pauper supported by a town may be committed to the asylum by order of the overseers of the poor, and there supported at the expense of the town.

SECT. 16. If the overseers neglect to make such order in relation to any insane county pauper, the supreme court, or any judge thereof in vacation, may order such pauper to be committed to the asylum, and there supported at the expense of the county.

SECT. 17. If any insane person is in such condition as to render it dangerous that he should be at large, the judge of probate, upon petition by any person and such notice to the selectmen of the town in which such insane person is, or to his guardian or any other person, as he may order, may commit such insane person to the asylum; and such petition may be filed, notice issued, and hearing had in vacation or otherwise.

SECT. 18. No person shall be committed to the asylum for the insane, except by an order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal. Such certificate shall be accompanied by a certificate of a judge of the supreme court or court of probate, mayor, or one of the selectmen, certifying to the genuineness of the signatures and the respectability of the signers.

SECT. 19. All laws relative to the commitment of insane persons to the New Hampshire Asylum for the Insane shall govern the commitment of insane persons to all other places in this state where insane persons are confined; but no insane person, other than a pauper, shall be admitted to any county asylum.

SUPPORT AT ASYLUM.

SECT. 20. Any insane person committed to the asylum by his parent, guardian, or friends, who has no means of support and no relatives of sufficient ability chargeable therewith, and no settlement in any town in this state, and who is in such condition that his discharge therefrom would be improper or unsafe, shall be supported by the county from which he was committed.

SECT. 21. When the means of support of any inmate of the asylum shall fail or be withdrawn, the superintendent shall immediately cause notice in writing of the fact to be given to one of the county commissioners of the county from which such inmate was committed; and such county shall pay to the asylum the expense of the support of such inmate from and after the service of such notice, and for ninety days next prior thereto.

SECT. 22. Any insane person charged with an offense, the punishment whereof is death or confinement in the state prison, commited to the asylum by order of the supreme court, shall be supported at the expense of the state during his confinement there. Any other insane person committed to the asylum by the supreme court or a judge thereof, and any insane person committed by a judge of probate, shall be supported by the county from which he was committed.

SECT. 23. The county or town paying the expense of the support of an inmate of the asylum shall be entitled to recover the amount so paid of the inmate himself, if of sufficient ability to pay; otherwise of the town, county, or person by law liable for his support.

SECT. 24. The city of Concord shall not be liable for the support of any insane person committed to the asylum, unless he was committed from said city.

SECT. 25. Any insane person who has been an inmate of the asylum for twenty years, and been supported in whole or in part during that time by others than the town or county chargeable therewith, and who has no means of support and no relations chargeable therewith, and who cannot properly be discharged from the asylum, shall be supported there at the expense of the state.

SECT. 26. The sum of six thousand dollars ($6,000) is annually appropriated for the support at the asylum of such indigent insane persons belonging to the state as the governor, from time to time, may designate; but two thirds at least of the sum shall be applied to the support of private patients who are not maintained at public charge.

DISCHARGE FROM ASYLUM.

SECT. 27. Any person committed to the asylum may be discharged by any three of the trustees, by the commission of lunacy, or by a justice of the supreme court, whenever a further retention at the asylum is, in their opinion, unnecessary; but any person so discharged who was under sentence of imprisonment at the time of his commitment, the period of which shall not have expired, shall be remanded to prison.

SECT. 28. Some one of the trustees, without previous notice, shall visit the asylum at least twice every month, and give suitable opportunity to every inmate therein to make to him, in private, any statements such patient may wish to make; and, whenever he deems it proper, he shall call to his aid two other trustees, who shall, with him, make a further examination of such inmate and of the statements by him made. If, in their judgment, a further detention is unnecessary, it shall be their duty to discharge such inmate. They may order such immediate change in the treatment of any inmate as they deem judicious; and, in case of failure to secure it, they shall at once summon a meeting of the whole board, whose duty it shall be to take such measures as the exigency of the case demands.

SECT. 29. The superintendent shall furnish stationery to any inmate who desires it; and shall transmit promptly and without inspection, to the trustee whom the board may designate, all letters addressed to the board by inmates of the asylum.

CORONER'S INQUEST IN CASE OF SUDDEN DEATH.

SECT. 30. In event of the sudden death of any inmate, a coroner's inquest shall be held, as provided for by law in other cases.

COMMISSION OF LUNACY.

SECT. 31. All persons deprived of their liberty in this state by being committed to custody as insane persons, shall be wards of the state and subject to state supervision.

SECT. 32. The state board of health shall constitute a commission of lunacy.

SECT. 33. The commission, by one or more of their members, shall, without previous notice, visit and make thorough inspections of all asylums and other institutions for insane persons in the state, as often as once in four months. They shall examine into the care and treatment of the insane, the sanitary condition of each asylum or institution, and all other matters relating to the general welfare of the inmates. They may order the removal of any indigent insane person to the New Hampshire Asylum for the Insane for remedial treatment, and such person while under such treatment shall be supported at the expense of the state. When the need of such treatment shall cease, the commission shall so notify the county, town, or relative liable for the support of such inmate, and if he is longer continued at the asylum it shall be at the expense of such county, town, or relative.

SECT. 34. The commission shall keep a correct record of the number of commitments, discharges, and deaths at each asylum, institution, or other place of detention, and of the age, sex, and nationality of each person committed, discharged, or deceased, and shall report the same annually to the governor and council, with any other matters or recommendations which in their judgment are important.

SECT. 35. The superintendent of every asylum or other place in this state where insane persons are confined, shall, within three days after the commitment thereto of any person, notify the commission thereof, upon blanks furnished for that purpose; and the said superintendent shall at all times furnish to the board such information regarding the insane in his charge as they may request.

SECT. 36. To meet the expenses imposed upon the commission by the foregoing sections, the sum of twelve hundred dollars ($1,200), or so much thereof as may be required, is annually appropriated; and the expenditures shall be audited by the governor and council.

BY-LAWS.

OF THE NEW HAMPSHIRE ASYLUM FOR THE INSANE, ADOPTED BY THE TRUSTEES AT A MEETING OF THEIR BOARD HOLDEN OCTOBER 31, 1878, WITH SUBSEQUENT AMENDMENTS.

SECTION 1. The annual meeting of the board of trustees shall be holden at the asylum in Concord, on the third Thursday of November of each year, and a semi-annual meeting shall be held on the third Thursday of May of each year.

SECT. 2. The trustees shall, at the annual meeting, elect by ballot a president, secretary, and treasurer, who shall hold their respective offices one year, and until others are chosen in their stead. At times, when either of said offices is vacant, it may be filled at a special meeting of the trustees duly called for that purpose.

SECT. 3. Notice of the annual and semi-annual meetings shall be given by the secretary to each trustee, either verbally or by mail, at least fourteen days previous to the day of meeting; and any meeting may be continued by adjournment, from time to time, until the business thereof shall be completed. In case of omission to notify the annual meeting, the same shall not be lost, but shall be considered as adjourned for the transaction of business, until the required notice thereof shall be given, which the secretary shall forthwith proceed to give.

SECT. 4. The president, or any four of the trustees, may call a special meeting of the trustees whenever in the opinion of either it may be deemed expedient so to do; and the same notice shall be given of a special as of the annual meeting, which notice shall state specifically the business to be brought before such meeting. In case of a vacancy in the office of secretary, the president shall notify the annual meeting.

SECT. 5. A majority of the members of the board shall constitute a quorum for the transaction of any business; but any less number, at a meeting duly called, may adjourn from time to time, until a quorum be obtained.

SECT. 6. Two of the trustees shall visit the asylum each month; and notices of the months by him selected, or to him assigned, shall be sent to each member by the superintendent before the first day of such month.

SECT. 7. No trustee shall receive any compensation for his services as trustee; but expenses necessarily incurred in rendering the same shall be paid by the asylum.

SECT. 8. The trustees shall, at each annual meeting, appoint from their number an auditor, whose duty it it shall be to examine the books and audit the accounts of the treasurer and of the financial agent for the ensuing year, and make a written report to the board, at their annual meeting.

SECT. 9. The treasurer shall give a bond, acceptable to the trustees, in the penal sum of fifteen thousand dollars ($15,000), for the faithful performance of his duties for and during such time as he shall continue to hold the office of treasurer, which bond shall be deposited with the president of the board.

SECT. 10. The treasurer shall receive, hold, and disburse all moneys coming to the asylum, except the permanent funds and the income thereof. He shall make an exhibit of the state of his books, and of the property in his custody, when called for by the trustees. He shall make up his accounts to the thirtieth day of September, inclusive, in each year, which accounts, with his report thereon, shall be laid before the trustees at their annual meeting. His books shall at all times be open to the examination of the trustees.

SECT. 11. The treasurer shall pay all bills approved by the superintendent, and, in addition thereto, such orders as the superintendent may draw on him for the ordinary expenditures of the asylum, when said offices are held by different individuals.

Sect. 12. The treasurer shall receive such compensation for his services as the trustees may from time to time determine.

Sect. 13. The secretary shall attend all meetings of the board of trustees, and keep a record of their proceedings. He shall also prepare, or cause to be prepared, all documents, statements, and notices which may be ordered by the board, or by the president thereof.

Sect. 14. The secretary shall receive such compensation for his services as the trustees may from time to time determine.

Sect. 15. The board of trustees shall appoint a superintendent, who shall be a physician, and reside at the asylum. He shall have the entire control of the treatment and management of the patients; the power to appoint and discharge all persons employed in their care; and shall exercise a general supervision and direction of every department of the institution.

Sect. 16. The superintendent shall make a written report to the trustees, at their annual meeting, of the condition of the asylum, and embracing such other topics as may have been suggested by the progress of the institution and the experience of the year.

Sect. 17. The superintendent shall receive for his services, in addition to furnished apartments, board, lights, and fuel for himself and family, such a salary as the trustees may from time to time determine.

Sect. 18. The superintendent shall furnish, to the acceptance of the trustees, a bond for the faithful performance of his duties, in the penal sum of ten thousand dollars ($10,000), which bond shall be kept by the president of the asylum.

Sect. 19. The superintendent shall appoint two assistant physicians, who shall reside at the asylum. They shall possess such characters and qualifications as will enable them to discharge the ordinary duties of the superintendent, and shall at all times perform such duties as he may assign them, and to his acceptance.

Sect. 20. The assistant physicians shall receive such compensation for their services as the trustees may from time to time determine, in addition to furnished apartments, lights, fuel, and board.

SECT. 21. All funds amounting to one hundred dollars ($100) and upwards, which have heretofore been or which may hereafter be given to the New Hampshire Asylum for the Insane, shall, unless otherwise ordered by the donors, be entered upon the books of the financial agent as permanent funds, with the surnames of the donors attached to each, and be forever kept intact. The income of each shall be expended from time to time in accordance with the conditions upon which it was given, or, in the absence of conditions, in such manner as the trustees shall deem to be for the highest interest of the asylum and its patients.

SECT. 22. There shall be chosen, by ballot, a financial agent, who shall have charge of the permanent funds of the asylum, shall collect, and, under the advice of the finance committee, from time to time invest, manage, and disburse any moneys arising therefrom. He shall be, *ex officio*, a member of the finance committee, shall give a satisfactory bond for the faithful performance of his trust, in the sum of twenty-five thousand dollars ($25,000), and continue in office until his successor is elected. He shall receive for his services such compensation as the trustees shall from time to time determine, and make up his accounts to the thirtieth day of September, inclusive, of each year.

SECT. 23. The trustees shall annually choose two from their board, who, with the financial agent, shall constitute a finance committee, and have general supervision and control of the permanent funds of the asylum, with power to sell and transfer any stocks, bonds, and other securities belonging to said funds, whenever, in their judgment, it may be expedient so to do.

SECT. 24. Besides attending the annual meeting, the trustees shall severally visit the asylum twice each year, in such months as they may select, or as may be assigned to them; make a thorough examination of the house and of the condition of the patients; and, before leaving, make a record of their respective visits in a book kept at the asylum for that purpose.

SECT. 25. These by-laws may be altered or amended at any annual meeting by a vote of two thirds of the trustees present, or at a special meeting called for that purpose.

N. H. ASYLUM TRAINING SCHOOL FOR NURSES.

INSTRUCTORS.

MILLIE C. GODFREY, *Superintendent of Nurses.*
C. P. BANCROFT, M. D.
EDWARD FRENCH, M. D.
JULIA WALLACE RUSSELL, M. D.
CHARLES R. WALKER, M. D.
CARRIE M. DEARBORN, *Instructor in Cooking.*

The trustees of the New Hampshire Asylum having established a training school for nurses at that institution, offer to give women desirous of becoming professional nurses, a two years course of training in general nursing, with especial reference to the care of cases of nervous and mental disease.

Those wishing to receive such instruction must apply to Dr. C. P. Bancroft, superintendent of New Hampshire Asylum, Concord, N. H.

The most desirable age for candidates is from twenty to thirty-five years. They must be in sound health, and sufficiently interested in the subject of nursing, and free from all incumbrances, so that they can, in all reasonable probability, complete the prescribed course of two years.

The superintendent of nurses has the immediate charge of the training school, under the authority of the superintendent of the asylum, and the nurses are subject to the rules of the asylum. The right is reserved to terminate the connection of any nurse or pupil with the school for any reason which may be deemed sufficient.

All nurses are required to be intelligent, trustworthy, kind, and cheerful.

The instruction includes the general care of the sick, the making of beds, changing bed and body linen, managing of helpless patients in bed, etc., giving baths, keeping patients warm or cool, prevention and dressing of bed sores, and the proper management of patients under various conditions of disease; the making and applying of bandages; the dispensing of drugs; the management of patients in accidents and emergencies; the application of poultices, the dressing of burns, ulcers, and wounds; the administering of enemas, and the use of the female catheter.

A course in cooking for the sick will be given by a competent instructor from the Boston Cooking School. Instruction will be given by the superintendent of nurses, by the medical staff at the asylum, and by physicians and surgeons resident in the city.

Students in the training school act as nurses in the various wards of the asylum, during their term of service. During the first year they receive from $3 to $3.50 per week; during the second year, from $3.50 to $4 per week.

When the full term of two years is completed, the nurses receive, if they pass all the examinations and their service in the asylum has been satisfactory, a diploma, certifying to the completion of the regular training and practice. Nurses who have served the full course in this asylum have found ready engagement as head nurses in the asylum, with wages of $20 to to $25 per month, or as private nurses outside, at from $10 to $15 per week.

Nurses are required to wear at all times while on duty in the wards, the training school uniform.

The school begins in the fall, but accepted candidates may enter at any time, as vacancies occur. They are, as a rule, received in the order of their application.

QUESTIONS TO BE ANSWERED BY CANDIDATES.

1. Name in full of candidate.
2. Are you married, single, or widow?
3. Your present occupation or employment.
4. Age last birthday, date and place of birth.
5. Are you strong and healthy?
6. Height? Weight?
7. Are you free from domestic or other responsibility, so that you are not liable to be called away?
8. Name of any responsible person for reference.
9. Have you ever served in any other asylum or hospital, and if so, when and where?

Having read, and clearly understanding and agreeing to, the foregoing conditions and regulations, I declare the above statement to be correct.

(Signed)

Present address,

Date, 189 .

GRADUATES OF THE SCHOOL.

Class of 1890.

Ellen H. Colton,
Millie C. Godfrey,
Mary E. Londergan,
Winifred C. Dillon,
Sarah A. Taylor,
Addie J. Eastman,
Y. Farouhain,
Mabel Bacon,
Helen F. Baker,
Annie E. Harris,
Nellie Radman.

Class of 1891.

Katherine Jones,
Mary L. Wood,
Clara L. Coombs,
Gertrude Dillon,
Lilla M. Felch,
Mabel Darling,
Laura J. Hazlitt.

Class of 1892.

Adelaide G. Waters,
Ettie E. Cook,
Jessie B. Lang,
Elizabeth Ackland,
Nettie Kinread.

Class of 1893.

Jennie N. Peach,
Winnie Sleeper,
Flora P. Scruton,
Vivia M. Lohnas,
Mrs. Alma D. Hale,
Agnes Marie Levinsohn.

Class of 1894.

Harriet Frances Walleston,
Lillian Alberta Cameron,
Elizabeth Augusta Slipp,
Nettie Rayworth,
Annie Marion Donaven,
Elizabeth Helena Elliott,
Florence Gertrude Hall,
Edgar Alonzo Howe.

GRADUATING ADDRESS TO CLASS OF 1894.

DELIVERED BY DR. A. C. NASON.

What is success in life? This is an old subject, but one which seems particularly appropriate at this time and on such an occasion as this. It is time-worn, if not time-honored. It is the composition theme of every budding school-boy and school-girl genius, and holds its own with "The true, the beautiful, and the good," in the more pretentious literary essays of the college sophomore. Its treatment is not confined to these embryonic efforts; and even such masters of thought as our own Emerson have not passed it by as unworthy of their pens. I can, therefore, hope to say nothing new on the subject. Why then attempt it at all? For this reason: Every year witnesses the birth and death of a generation that is new and of one that has passed away. You who are graduating to-night represent a new generation, and although I hope that I shall not be classed as one of the generations that has passed, I certainly belong to one that has passed its first goal, and, for this reason, may be permitted to read to you from the vantage point of a few years of practical experience. I am not yet too old to have forgotten the first glow of enthusiasm when life holds out its most brilliant and alluring promises, nor yet old enough to feel that the rainbows of youth are but waves of light broken on suspended moisture; not too old to remember the pleasures of anticipation of the youthful sower, not old enough to experience the bitter disappointment of reaping tares and thorns where I had hoped to garner golden grains.

Our cities are filled with the disastrous failures of the brilliant promises of youth. The country is no exception. Who cannot recall, sometimes with feelings of envious satisfaction, the ending of the life of the boy who "spoke pieces" so beautifully in his district school. His growing reputation made him the central figure in the church sociable, the orator of the lyceum, and perhaps, as the college man, the orator of the Fourth of July celebration when the whole town assembled to hear him. He was proudly conscious that he was the pride of his parents and the envy of his fellows. Holmes has made us familiar with him who hoped to write his name side by side with the world's great poets. Does not each one of you know of the country boy who grasps the country paper with trembling hands and beating heart and steals away to see if in the poet's corner his halting effusion has been printed with his own name actually in print as an author? What visions of glory steal over him as he reads and re-reads his printed words.

Why need I go further? We all know the end, to put it in cold figures, of ninety-nine per cent. of such cases. The pettifogging lawyer, the broken-down minister, the plodding farmer all alike have naught but bitter memories of their past hopes. Often hopes die hard, and when at last they die, like prying microbes in the body, they have left a vicious ptomain behind which poisons their whole mental system and makes even the noblest actions seem commonplace and mean. They have become cynical and pessimistic. They crush with a rude hand the sweet flowers of youth and have naught but insinuating slurs for those who for some reason—they call it luck—have been more fortunate than they.

The country, for all its native beauty and its opportunities for an ideal life, is not one whit behind the city in this respect. The cause of it all is envious jealousy of others who seem to be drawing away from their competitors in the race of life. This degrading spirit is not, in spite of old-style theology, due to the natural depravity of man. For proof of this I offer the altruative ingenuousness of youth. It is but the fatal termination of the mental malady of which I spoke—the poisonous excreta of dead hopes and disappointed ambitions. I said that this was the end of ninnety-nine per cent. What becomes of the other one per cent.? They are the great lawyers, politicians, ministers, and literary men who have achieved success. They are the admiration and envy of admiring throngs. They have all that the ninety-nine per cent. dreamed of and hoped for; therefore they are proud and happy. Are they? If we take for a type of this success in life the judge in Whittier's beautiful ballad, we may read an answer:

"The judge looked back as he climbed the hill,
And saw Maud Muller standing still.
'A form more fair, a face more sweet,
Ne'er hath it been my lot to meet.
* * * * * * *
Would she were mine, and I to-day
Like her were a harvester of hay.
No doubtful balance of rights and wrongs,
Nor weary lawyers with endless tongues;
But low of cattle and song of birds
And health and quiet and loving words.'
* * * * * * *
So, closing his heart, the judge rode on,
And Maud was left in the field alone."

The judge is evidently unhappy in his lot. He has ashes of roses for his portion just as surely as poor Maud with her houseful of children and life of thankless drudgery. So far as happiness is concerned (and without this no success in life is satisfying), the one is not one whit better off than the other. Yet, to the casual observer there is not an instant's choice. I could multiply instances taken from real life, instead of showing these children of the poet's fancy, but having directed your attention to this fact you will do this for yourselves.

The first point then upon which I would lay special emphasis is this. Do not be deceived by the environments of the paths in life which your feet do not choose to tread. Our surroundings often seem to us, from long familiarity, homely and commonplace. We look at the actor on the stage and are dazzled by the footlights, and our hearts swell with envy at the thundering plaudits which greet him. But we do not see behind the scenes, the naked sticks which hold up the frail scenery, nor the tin pan and common pebbles with which the thunder in the storm scenes is produced. His falling snows are but bits of waste paper, his rolling seas are but notched boards dragged to and fro by sweating laborers. His life is made up of such as these, and we do not dream that the famous man is wearied by his commonplaces and longs for the scented meadows and lowing herds. Let us remember that oftentimes what is novel to us is, on that account, thought to be rare and the one thing essential to our happiness. We raise an orange in a hothouse in our northern climates and forget that they rot in lavish profusion in the forests of the tropics.

Magnitude of achievement is often looked upon as an unmistakable indication of success. We look upon the great bridge which spans the mighty river and forget that it is made up of humble rivets and unpretentious bars of iron. Let one of these develop a flaw, the burden which one rivet should bear is thrown upon another. This other is unable to bear a double strain and breaks under its burden, and the massive structure falls. In the same way the essentials, nay more, the important elements of a successful life lie wholly out of sight, or at least are not seen by the casual observer. Patience, perseverance, application, all of these are the unobtrusive factors without which our object is unattainable. They are the humble rivets that day by day and hour by hour bear the strain put upon them without flinching. The acquisition of these essentials is not the work of a day, the offspring of a sudden resolve. It is only by keeping in mind the end we have set for ourselves and the constant striving for it that we reach our goal. You all know how deep seated is the Englishman's pride in his family. Lords and nobles are reverenced by him, but this feeling is as nothing as compared with the pride he feels in a long and unspotted lineage. It is related of a traveller that he once spoke to an English farmer on this subject. "Do n't you," said the traveller, "ever feel discontented? You can live here as long as you will and you can never hope to become a lord." "True," replied the farmer, "but my family have lived on this farm for three hundred years and no man can say a word to their dishonor. A king can make a lord with a stroke of his pen, but it takes centuries to make a family." It is hard to realize this fact, and harder still to put it into practice. Our simple acts, from long familiarity, grow hateful to our eyes. As years go on we think we have made a mistake in choosing our vocation. The end of it all, which we once thought to be so glorious, promises to be no more to us than our daily performances. At last, perhaps, we reach the point when our present course is all but unbearable. We have all, even the youngest of us, experienced such moments. The yielding to such emotions or the overcoming of them marks the great epochs in our lives. The one who yields will, for the moment, experience a great relief; but the end is inevitable. A short time will elapse when the same restless discontent will come upon him, and again he changes. When the end of life comes he looks back upon a dismal failure. A past filled with fragmentary endeavors, disconnected efforts, a rope of sand instead of a strong cable. I often think of the words of John Halifax in Abel Fletcher's garden. Enclosed by a strong hedge was this garden. The tiny twigs were so firmly interwoven the rush of a locomotive would hardly break through. "Suppose, John," said his ward, "that you were shut in by this hedge, how would you get out?" Without a moment's hesitation he replied, "I would break off those twigs one by one." That surely would release anyone. This is only a new form of Æsop's fable of the bundle of sticks. One great thing which ought to aid us much in life is too often forgotten, even if it has been repeatedly called to our attention. The station does not honor the man but the man honors the station. It is often possible for a man in political life to win positions of honor and trust by trickery and dishonesty. But he who wades through chicanery and corruption to a high station finds that the slime of his unclean ways still clings to him. He is still but a jackdaw, with but the bedraggled feathers of the peacock. "Fine feathers do not make fine birds," but a fine bird, though featherless, is still a fine bird. Centuries ago this truth was recognized. Shakespeare has depicted it most powerfully. Macbeth and his wife have been portrayed as rising from an humble but honorable position, through awful crimes to the highest positions in Scotland. They dreamed of the honors of wearing a royal crown, and when the crown rests upon their heads how then do they wear their glory.

Recall a few words of the scene where the queen walks restless in her troubled sleep.

> "Out, damned spot! Out, I say! . . . What! will these hands ne'er be clean"

In his despair, Macbeth asks of the doctor,—

> "Canst thou not minister to a mind diseased;
> Pluck from the memory a rooted sorrow,
> Raze out the written tablets of the brain,
> And with some sweet oblivious antidote
> Cleanse the stuffed bosom of the frivolous stuff
> Which weighs upon the heart?"

But the doctor's answer is the answer to our own queries,—

> "Therein the patient must minister to himself."

Is there an instant's choice between the humble but honorable house of Cawdor and the bloody, crime-stained king of Scotland. The one was honored, the other was hated, feared, despised. The same truth comes to us in every walk in life. We read of the great poet, novelist, philosopher, statesman, or general, and we long for his honors that we may stand approved before the eyes of the multitude.

It is pleasant to be pointed out as the representative man, each in his own particular way; but there is always this fact to consider. To be the leader in any one of the great walks of life means not only arduous labor and self-denial personally, but it also often means, in order to stand out in bold relief, a merciless struggle with our competitors. We must strive by all means at our command to put a greater and still greater distance between them and us. It is a fact not generally known that Darwin, the leading light in evolution, gained this distinction by a method of which we cannot altogether approve, but by a method which hardly any one of us would have hesitated to use under similar circumstances. Another naturalist, Wallace, was working along precisely the same lines as was Darwin. Each was working unknown to the other. When their great works, the "Origin of Species," were well advanced toward completion, Darwin chanced to hear of his rival's work. He immediately put the first chapters of his manuscript into his publisher's hands. The consequence is known to us. We all know of Darwin and of his work, but who outside of the few know of Wallace? Darwin's preëminent name was gained at the expense of a rival, who was probably his equal, possibly his superior. The scientific world is full of great names built up by the forced sacrifice of men whose natural abilities were in all but one particular the equal, if not the superior, of the one whom the world knows.

I do not mean to condemn this spirit altogether, if at all. It is but an illustration of a merciless struggle which is going on continually from the microscopic cell of protoplasm through every grade of organic life up to the highest form—man. It is simply the building up of one at the expense of others less powerful, less capable of resisting. In the business world great fortunes are built up by the assimilation of the smaller gains of others; in reality of the sweat and toil of laborers who are never known. What I mean by all this may be put simply in another form. The great successes in life which appeal so strongly to the multitude are gained only by the despair and bitter disappointment of others, by searing the consciences and hardening the hearts of the victor, the deadening of the tender susceptibilities which lead to the just and generous treatment of rivals. The word victor connects vanquished, and success carries with it the idea of failure in others.

Is this kind of success the most to be desired? Is there any other worthy of the name? The first leaves bitterness and disappointment in others, and too often hardness of heart and cynicism in the successful individual ; an indifference to the feelings of others. If there is any other kind of success in life we must look for it elsewhere. It is useless to turn to the pages of history, you will not find it recorded. You will find it recorded in the journals of your own experience if you find it at all. But the success which I mean is not the kind which vaunts itself, which is broadly displayed ; on the other hand it is quiet, unobtrusive, and may exist under your very eyes and you may not suspect its existence. It creates no jealousy, no heart-burnings in others. Success in wealth, science, literature, and art presumes rivals and triumphs over them, a suggestion of victor and vanquished, a shining few who shall tower over the insignificant many.

There can be no success of this kind without distinction, and this means that out of the striving millions of humanity but dozens shall reach this goal. In this there is no partial success or failure. One reaches his goal or fails of it, is successful or unsuccessful, is one of the shining few or falls into the ranks of the unsuccessful many. To put these words in plain speech, the success which so many of us are striving for must be conferred upon us by others ; we cannot confer it upon ourselves. We may make ourselves capable of filling the highest offices in the nation, but unless the votes of the millions give this to us we fail in spite of our capabilities, and another succeeds. The kind of success to which I would call your special attention is not alone within the reach of a specially endowed few ; it is within the reach of all, from the lowest to the highest. You need not wait for friends or admirers to confer it upon you ; they never can ; you will confer it upon yourselves. You will look for no rewards from friends or strangers ; your reward will come from your own conscience. This success will not cause envious heart-burnings, for it means no fall in others in order to accomplish your elevation. It is not a selfish success. It can be shared by the multitude, it cannot be confined to the individual. It does not breed the restless fever of discontent but it cherishes the quiet satisfaction of self-approval, the knowledge of duties done for duty's sake. I mean the success that comes to any man or woman who does faithfully and conscientiously whatever his hands find to do.

You who graduate as trained nurses to-night, have chosen a profession, you have perfected yourselves in it. Now you go forth to put in practice the precepts you have gained from your instruction. What are your duties and how can you achieve success? It may seem to you as though your days of toil and study were over, and that with the diploma which you are about to receive, certifying to your fitness in every particular and your proficiency in learning, you will be armed and equipped with everything necessary to insure your success. I am sure that none of you will reason thus. Remember that your work, your studies, and your readings have not ended,—they have but just begun. Do not try to overleap your calling by extending your studies to the acquisition of knowledge which belongs to another profession. You have enough to do in perfecting yourself in your own.

Study characters and lives which have reached the highest pinnacle of perfection, and try to follow in their footsteps. Such lives, for instance, as those of Clara Barton, and Florence Nightingale, and become familiar with their line of thought and mode of action. Opportunities such as presented themselves to them for acquiring international fame may be wanting in your own case, but you may be sure that without much study and preparation such opportunities could never have been taken advantage of by them. To attain the highest success one must be thoroughly in earnest and thoroughly in love with his profession or calling. You may never make a name equal to those referred to above, but careful study and attention to all the monotonous details which are sure to come to all, will bring the consciousness of duties done, and you will have achieved a success which will surely bring you satisfaction and contentment.

SERVICE MANUAL.

A strict observance of the following rules is the established condition of all contracts for service with the New Hampshire Asylum for the Insane; and any applicant for a position, not willing to observe them strictly, will do better to seek employment elsewhere.

1. Any employé wishing to leave the premises to go into the city or elsewhere must apply at the office, that such absence may be understood; and all must be at the asylum at 9:30 o'clock in the evening, unless away later by permission.

2. It is expected that all persons employed will consider that, on the condition of their respective contracts, they have engaged their time and best services to the asylum; that it is inconsistent with their duties to hold any political office; that they are under obligations to do every duty assigned them, promptly and faithfully; that they will feel personally interested in the good care, safety, and welfare of the patients, and that they will give their personal influence in support of good order and the established regulations of the institution. To this end it is most desirable that all should cultivate quiet, kind, and dignified manners and correct habits in all things, considering always that this is no less for the interest of the employé than for that of the employer.

3. Those proposing to discontinue their services will give at least thirty days' notice, that time may be given to supply their places.

4. That the house may be quiet, it is expected that all will be at their own rooms after 9:30 o'clock in the evening, at which time the house is closed for the night. After this time the quiet

of the house must not be disturbed by passing and conversation. All must bear in mind that the repose of the patients is a thing of prime importance. All having duties must rise at the morning bell and proceed to the performance of the same.

5. No light must be carried about the buildings except in a lantern, and the greatest care must be taken in the use of matches that none be left exposed. A little carelessness in this thing might be followed with the most serious consequences. No smoking will be allowed on the Asylum premises, except in the smoking-room provided for that purpose.

6. No one will invite visitors to stop in the house without permission to do so; but on application all reasonable privileges will be granted.

7. No one shall employ a patient to do private work for himself or herself without the consent of the superintendent, assistant superintendent, or other officer authorized to give such permission ; and no one is allowed to trade or make bargains with patients.

8. Provision is made to afford each person employed a vacation of two weeks in the year, during which time the duties of the position will be done by a substitute ; but the superintendent does not guarantee to retain the place of any one for a longer term of absence. On leaving for a vacation, or permanently, every one will deliver his or her keys at the office.

9. Whenever patients are encouraged to engage in any kind of labor, it is with a view to their own benefit ; and hence no one will be taken from the halls for that purpose unless some order to that effect has been given in the case.

10. The person taking patients to labor will be held strictly responsible for their safety, kind care, and safe return to their respective halls.

11. All farmers or others to whom patients are intrusted for labor will remember that they are not to be treated as servants ; they will avoid all appearance of commanding, and will exercise the greatest care that no willing one shall be made a drudge or work too long. It will be treated as a grave offence if any employé shall take advantage of the willingness or men-

tal weakness of any patient, to impose on such one the harder or more unpleasant parts of the work on which they are employed. The head farmer is required to see that this rule is obeyed in spirit and letter, and report promptly to the superintendent any violation of the same. As occupation is a thing of the greatest value to most patients, every employé is required to do all in his or her power to interest them in it in some form, and make it attractive.

As far as practicable, provision will be made to give each employé opportunity to be absent from duty for church services on Sunday a due proportion of the time; and any whose ordinary labor is wholly suspended on Sunday are liable to be called on to relieve others, whose duties continue a portion of the time, and such must hold themselves in readiness to be so called on. It is expected that all employés, whose duties do not interfere, will be present at the regular Sunday service in the chapel.

STEWARD.

The steward will have the general oversight of the building, farm, stock, and premises. It will be his duty to attend to ordinary business transactions, and see that asylum property in every department is saved, kept in its proper place, protected from harm or waste, and properly used. He will see that everything about the premises is kept in good order, that the grounds near the house are kept clean, free from waste and rubbish, and will extend the same supervision to the basement and attics, and see that the person to whom it is assigned to care for these spaces discharges his duty faithfully. He will see that all animals are properly taken care of, and that carriages, tools, and implements are kept in repair, and stored in their places when not in use; and, generally, he will be responsible to the superintendent for the good condition of property and premises, and must properly notify him of anything adverse to the welfare of the asylum which comes to his knowledge. He will attend to procuring ordinary supplies for subsistence, except so far as otherwise provided for by the superintendent, and see that such goods are delivered and stored in their proper places. He will see that the house is closed and the doors locked at the appointed hour at night, and hold himself ready to discharge any special duty required by the superintendent.

CLERK.

It will be the duty of the clerk to keep the books and accounts in a neat and accurate manner, take systematic care of all papers connected therewith, and perform any special clerical work required by the superintendent.

HOUSEKEEPER.

SECTION 1. The housekeeper will have the general management of the internal domestic affairs. The labor in the kitchen, laundry, and sewing department will be done under her direction; and those employed in these departments will hold themselves subject to her orders in the discharge of their duties. She will attend to the good condition of all apartments connected with the general housekeeping, will see that they are properly furished and kept in good order. She will see that all the work in her departments is done in accordance with the general instructions of the superintendent.

SECT. 2. She will have the care of all goods and material used in her department, and will see that they are saved and economically used; all bedding and articles manufactured for housekeeping purposes will be under her care, and she must see that they are not wasted or given out needlessly. She will have the care of the making of any clothing furnished to female patients, and will be required to keep an accurate account of the cost of such clothing or other articles furnished to any one. The cost of any articles furnished for patients must be returned by her to the supervisor, to be entered in the accounts of such patients.

SECT. 3. It is the duty of the housekeeper to report to the superintendent any instance of misconduct, failure in the proper discharge of duty, or violation of the established regulations occurring in her department, and not promptly rectified by the delinquent. It will also be her duty to report to the person who keeps the time-book the times of commencing and leaving duty of all employed in her department.

SUPERVISORS.

SECTION 1. The supervisors in their respective departments will have the general oversight of the halls and the patients; and the prudence and tact with which their duties are performed will be an important factor in the condition of the house. It is expected that they will see that the rules of the house relating to the patients are observed in every particular; that all patients are treated with uniform respect and kindness; and it is their imperative duty to report immediately to the superintendent or assistant superintendent any instance of neglect, incivility, or ill usage of a patient, or any violation of the established rules.

SECT. 2. They will see that all medicines prescribed are faithfully and in a proper manner administered, and that all directions of the medical officers are strictly obeyed.

SECT. 3. They will be expected to pass as much time in the halls as the proper discharge of other duties will allow, will instruct new attendants in their duties, and as much as possible assist in efforts to interest and employ the patients.

SECT. 4. The supervisors must see that the dining-rooms are furnished with the necessary utensils, that the attendants take proper care of the dining-rooms, that the cupboards are sweet and in order, the tables neatly set, and the meals properly served.

SECT. 5. They will have the general charge of the clothing of the patients, and an oversight of the beds and bedding of the halls. The attendants must report to them any deficiency in either which may exist, and it is their duty to see that such wants are supplied.

SECT. 6. On the admission of patients, their clothing will be taken in charge by the supervisors, entered in the book provided for the purpose, and each article plainly marked. All articles afterwards furnished or received will be cared for in the same manner.

The clothing of patients leaving must be compared with the record, neatly packed, and delivered at the office by the appropriate supervisor.

Any knives, razors, or other dangerous article in possession of a patient on admission must be brought to the office for safe-keeping and record.

SECT. 7. They will pay special attention to the sick, report promptly at the office any change of symptoms, see that they have proper attention, and that any special diet prescribed is delicately prepared and served.

SECT. 8. After passing through the halls and learning the condition of the patients early in the morning, the supervisors will very briefly report to the physicians any sickness or other fact demanding attention before these morning visits.

SECT. 9. Before the Sunday chapel service, and other occasions of public gathering, the supervisors will see that the patients are properly dressed for the occasion, and accompanied to the chapel by their attendants.

SECT. 10. The supervisors will report to the clerk the times of commencing and leaving off work on the part of the attendants employed in their respective departments.

SECT. 11. In general, the supervisors are expected to hold themselves in readiness to carry into practical effect the instructions of the superintendent, and to use all their personal influence in support of the spirit and design of these regulations.

ATTENDANTS.

A strict observance of the following rules is the established condition of all contracts for service in the wards of the New Hampshire Asylum for the Insane. It is expected that any applicant for the position of attendant, who is unwilling to observe them strictly, will do better to seek employment elsewhere. Having accepted such a position any violation of them will be considered a breach of contract and treated according to the nature of the offence.

1. Any attendant wishing to absent himself from the premises after 10 o'clock in the evening will leave word to that effect at the office, that such absence may be understood.

2. That the house may be quiet, it is expected that all will be at their own rooms after 10 o'clock in the evening, at which hour the house is closed for the night. After this time the quiet of the house must not be disturbed by conversation nor passing to and fro. It is expected that all lights will be extinguished at that hour; and it is the duty of the night watch to extinguish any light burning unnecessarily during the night as well as to report the same at the office. It is expected that any employé, on leaving his room during the evening, shall extinguish the light.

3. No light shall be carried about the building except in a lantern. All employés will use, in the service of the institution, the safety matches provided by the management. Only one box at a time will be furnished. The old box must be returned before a new one will be issued. *Attendants must never give matches to patients.*

4. Smoking in any room or ward is strictly prohibited.

5. The use of liquor in any form is positively forbidden.

6. Any attendant wishing to leave the service honorably will be expected to give reasonable notice of his intention to leave, preferably from two to four weeks.

7. Attendants are not allowed to invite their friends, relatives, or strangers into the wards without permission from one of the physicians. No one will invite visitors to stop in the house without permission to do so; but on application, all reasonable privileges will be granted.

8. Attendants will never compel patients to work, but all patients who desire to assist may be allowed to take part in the housework, but under no circumstances must an attendant delegate one patient to take personal care of another patient. Personal care of patients, including feeding, bathing, dressing, and undressing, and the administration of medicines, must never be intrusted to other patients. Attendants will never allow other employés to take patients out of their ward, either for work or any other purpose, unless special permission has been allowed by one of the physicians.

9. In wards P 1 and P 2 both attendants must be present at meal time and retiring time, unless one has special permission

from the superintendent to be absent. In ward P 3 both attendants must be present at meal time, but they may alternate evenings off duty from immediately after the attendants' supper until retiring time. In wards with two attendants both shall not leave their ward at the same time, but they may alternate with each other in the following way: One may have one hour off duty from 11 a. m. until 12 m.; the other may have one hour from 4 till 5 p. m. They may alternate with each other on Sunday from the time the dining room work is completed until 3 p. m.

In wards with one attendant, the attendant will alternate hours off duty with the attendant in the adjoining ward from 11 a. m. until 12 m., and from 4 to 5 p. m., and on Sunday they may alternate with each other from the time the dining room work is completed until 3 p. m. In wards with one attendant the attendant may alternate evenings off duty with the attendant in the adjoining ward from immediately after the attendants' supper until retiring time. All attendants must be present at meal time on Sundays *as* well as week days.

10. *Treatment of Patients*. In all their intercourse with the patients, the attendants are required to treat them with respect and civility, to be kind and gentle in manner, and avoid roughness of every kind. In the care of their patients, sympathy, kindness and tact should take the place of force and display of authority. But if interference with violent and excited patients becomes necessary, sufficient aid must always be procured from the attendants of neighborings wards to avoid personal injury to either patients or attendants. Such aid should be summoned before attempting to deal with the case in hand. Personal conflicts are always to be avoided. Choking, kicking, or striking of patients by attendants is never allowed. Any violation of this rule will be considered a grave offence.

11. No patient shall be restrained or secluded except by order of the physician, save in an emergency; in which case it shall be at once reported at the office.

12. The peculiarities of patients must never be made a subject of sport or ridicule.

13. Attendants will abstain from the use of profane or vulgar language.

14. Attendants will bathe untidy patients as often as is necessary. And once every week each attendant will see that every patient in his ward has a warm bath, and change of underwear, hose, and linen. The attendant must be personally present at the bathing of the patients; especially important is this in the case of the feeble, epileptic, and suicidal. The attendant will see that the water of the bath has the proper temperature. Bath-room doors are always to be kept locked.

15. The attendants will always take care that the clothing worn by patients is adapted to the season and occasion. In case of sudden change from heat to cold, they must make at once the needed change of clothing.

16. It is particularly expected of attendants to see that every patient is cleanly in person; that the hair and nails are attended to; that any rent in clothing is promptly mended; that the garments worn are kept buttoned; and that any stains from carelessness in eating are promptly removed.

17. In suitable weather, the attendants are required to take such patients in their ward, as are able, into the open air twice daily, either to ride or walk. Newly arrived patients, however, are not to be taken out of their ward until ordered by one of the physicians.

18. In case of sickness or an emergency at night the attendant may be called by the night watch to render assistance. Such assistance must be cheerfully given.

19. At certain specified hours attendants will give to such patients as are designated by the physicians, medicines that may have been prescribed. This duty must always be performed by the attendant. After giving the medicine they should wash and return the glasses to the proper place.

20. The keys of the ward are to be kept strictly in the hands of the attendants; they must never be left carelessly about, nor entrusted to patients.

21. At meal time the attendants must serve the food to the patients, see that each is properly provided for, and personally

prepare and feed those who are sick or unable to feed themselves. The patients must not be hurried through their meals. Knives and forks must be accounted for, and never carried from the table by patients.

Care of the Ward. In the morning the attendants will rise at six o'clock. They will unlock the doors of patients' rooms that have been locked ; see that the beds are aired, the night vessels removed, and as soon as other duties will allow they will remove all soiled clothing and see that the beds are made according to the prescribed method. Every room must be swept out every morning, as well as the ward and dining room. Especial attention must be given to the water-closets, urinals, and bath-room. Absolute cleanliness must prevail. The attendants will sweep and wash the stairways leading to their respective wards every morning.

23. The care of the store room is extremely important. It is the duty of the attendant to keep each patient's clothing in its proper drawer, to transfer the same with the patient whenever he is moved to another ward by order of the physician or supervisor, and to see that every article of clothing is accounted for and corresponds with what has been furnished by the supervisor.

24. Once every week the attendant will make out a requisition for articles needed for ward use, properly accounting for those that are worn out or destroyed, and give the same to the supervisor.

25. The attendants must shave those patients designated by the physicians or supervisor. In shaving great care must be taken to have the razor in good order, and to shave easily and neatly. No other patient should be present, and the razor must be kept under lock and key.

26. Patients who attend chapel or entertainments, who go out to walk or ride, or receive visits from friends or relatives, must be properly dressed, their hair brushed, and their general appearance made as presentable as their mental condition will allow.

27. The hours of meals, of closing the wards at night, and

of duty, will be regulated by Eastern standard time. Clocks, set every day by the Western Union Telegraph Company, will be located in the office and at some accessible point, and it is expected that all attendants will use this time and no other, regulating their watches and clocks by these standard time clocks.

28. *Hours of Closing Wards.* Attendants in charge of wards 4, 7, P 1, and P 2 will close their wards at 7:30 o'clock p. m.

Attendants in charge of wards 5 and 8 will close their wards at 8 o'clock p. m.

Attendants in charge of wards 9 and P 3 will close their wards at 8:30 o'clock p. m.

Attendants in charge of ward 6 will close that ward at 9 o'clock p. m.

At the above mentioned hours all lights in the wards indicated will be extinguished.

29. During hours of duty, attendants will remain on their own ward, not in their own room, but on the ward. Visiting from hall to hall during hours of duty, without special business, or going away to other parts of the premises out of one's field of service, is wholly improper, and not allowed.

30. The attendant will hold himself in readiness to accompany the physicians or superintendent when he makes his ward visit.

31. In taking patients out of doors the attendants must see that no one strays from the party, and so regulate the speed of walking, or the character of other exercise, as to suit, as well as may be, the average of persons present. Preference should be given to walks within the asylum grounds, but when walks are taken into the city, it is not permitted to visit stores, hotels, railroad stations, or other public places, except by permission previously obtained.

32. All damages done to buildings or property by patients must be reported to the supervisor by the attendants.

33. *Duties of Attendants in Case of Fire.* Attendants will observe the following rules in case of fire :

I. Communicate with the office at once, either by speaking tube or messenger, giving information as to location and extent of fire.

II. Unlock at once every room door, and get every patient who may be restrained or secluded out on the ward, no matter what their mental condition may be.

III. If the fire is in any ward the attendant on duty will immediately uncoil the hose at the nearest house hydrant and turn on water. For this reason it is expected that every attendant will familiarize himself with the location of the various hydrants. In wards 4, 5, and 6 the hydrants are located on the stairway leading from office to those wards. In wards 7, 8, and 9 the hydrants are located in the west end of the ward, in the closet marked "Hose Closet." In the Peaslee building the hydrants are located on the stairway leading from the wards of that building to the basement. On each of these hydrants there is hose attached sufficient to extend to the next line of hose. The water can be turned on by opening valve which turns toward the right. Be sure and uncoil hose and get out all knots or twists before turning on water.

IV. If the fire is in any other part of the building the attendants will remain on their own wards, first getting all of their patients out of the rooms. They will wait for further orders.

V. If ordered, or if necessary, they will move the patients out of the ward through the exit that is most remote from the fire. In moving patients at such a time it is imperative that there should be as little confusion and excitement as possible. The attendant should have his patients file out in line, and be particularly careful to avoid confusion on the stairways.

VI. After patients are removed from the ward the attendant must remain with them, keeping them together, and await orders from supervisor or physicians.

COOK.

Under the direction of the matron, the cook will have the supervision of the work in the kitchen, the care of utensils, and of supplies of provisions within the kitchen premises.

The cook must see that the kitchen and all utensils are kept clean and in perfect order, that good order is preserved in the kitchen, and that each employé performs all duties assigned in a proper manner.

The cook shall see that all food is prepared as directed, is made palatable and inviting, and sent to the halls hot. Special care must be taken in preparing messes for the sick, that they are nicely cooked, and sent to the patients in acceptable form.

The cook shall report to the matron any instance of failure in duty or violation of the rules occurring in the department.

Persons employed elsewhere in the institution will not be allowed to loiter about the kitchen premises or bakery.

If any meat, butter, or other articles of food, of poor quality, are furnished for use, the head cook must promptly report it to the steward or superintendent.

BAKER.

The baker will see that the baking-room, oven, and all utensils belonging to his department are kept scrupulously clean at all times, that the house is kept supplied with the various kinds of bread prescribed, and he must keep his stock of bread sufficiently in advance of the demand that it may not be eaten absolutely new. On the mornings designated, he will make warm rolls or biscuit in season for breakfast.

It is his duty to report at once to the superintendent or steward any defect he may discover in the quality of the flour or other material for food furnished to his department.

PORTER.

The porter will have the whole charge of the food car, and will keep it always clean and in good order; will, at the appointed times, take the prepared meals from the kitchen to the several dumb-waiters, and deliver them to the attendants, who shall be present at the call of the slide-bell, to assist the porter in running up the dumb-waiter, if necessary, and remove the meals carefully to the dining-rooms. In this, care must be taken by all that the food and utensils are handled gently, and that the meals reach the tables in good order. In like manner must the dishes and slops be received from the attendants by the porter, and by him be properly disposed of.

The porter will be responsible for keeping the basement and atics swept, and everything in its place. It is also his duty to fill the underbeds for the female attendants, great care being taken that the sacks be not soiled in the process. He will also remove the discarded beds each morning to the place designated. At the appointed times the porter will attend to the delivery of ice to the hall attendants and others, according to instructions of the superintendent. He will see that any object thrown from the windows during the nights is removed promptly in the morning, and will hold himself ready to perform any item of duty required by the superintendent.

ENGINEER.

The engineer will be responsible for the good care of the boilers, engine, steam and water pumps, and all parts of the machinery, which must be kept in repair and in good running order. He shall promptly attend to the repairs needed in steam or water apparatus or other repairs or alterations assigned to him. It will be his duty to see that the boilers are properly fired, and the fuel used in the most economical and efficient manner. He will see that the radiators, air-chambers, and flues are properly adjusted for heat and ventilation, and that the amount of steam generated is wisely adapted to the state of the weather. It will be his duty in summer to attend to all needed alterations and repairs in steam-heating apparatus, preparatory to the demands of winter.

He must at all times be so thoroughly familiar with the location and condition of all hydrants, hose, or water-cocks provided for the extinguishing of fire, that he may put them in operation instantly, if needed. He will also be expected to hold himself in readiness to attend to any special duty required by the superintendent.

FARMER.

The head farmer will have the immediate supervision of the farm laborers, the laying out of the work, and the direction of the care and use of the stock and farming utensils; and all farm laborers will look to him for specific directions as to their duties.

It is his duty to see that all farm fences are kept in repair, and that everything on the farm and about the farm buildings is kept in perfect order, that the stock is well cared for, that every farmer performs his duty well, and that all material is properly and economically used. He will report to the clerk the time of service of each person in his department, and to the superintendent any fault or failure in duty on the part of any under his charge.

SUCCESSION OF OFFICERS.

TRUSTEES.

Commissioned.	Name.	Residence.
1840, June 20.	Daniel Abbott,	Nashua.
June 20.	Amos Twitchell,	Keene.
June 20.	Ichabod Bartlett,	Portsmouth.
June 20.	John Conant,	Jaffrey.
June 20.	Joseph Low,	Concord.
June 20.	Charles H. Peaslee,	Concord.
June 20.	Ira St. Clair,	Deerfield.
June 20.	Charles A. Cheever,	Portsmouth.
June 20.	John P. Hale,	Dover.
June 20.	Charles J. Fox,	Nashville.
June 20.	Samuel Swasey,	Haverhill.
June 20.	John S. Wells,	Lancaster.
1841, June 15.	Enos Stevens,	Charlestown.
June 15.	George W. Kittredge,	Newmarket.
June 15.	Joseph Low, reappointed,	Concord.
1843, June 19.	Moses Norris, Jr.,	Pittsfield.
June 19.	Ira St. Clair, reappointed,	Deerfield.
June 19.	Charles J. Fox, reappointed,	Nashville.
1845, June 30.	Abiel Walker, *vice* Joseph Low,	Concord.
June 30.	A. McFarland, *vice* G. W. Kittredge,	Meredith.
June 30.	Timothy Hall, *vice* Enos Stevens,	Keene.
June 30.	Luke Woodbury, *vice* C. J. Fox,	Antrim.
June 30.	William Plumer, Jr., *vice* S. E. Coues,	Epping.
Dec. 23.	James Farrington, *vice* A. McFarland,	Rochester.
1846, July 10.	Nathaniel S. Berry,	Hebron.
July 10.	George B. Upham,	Claremont.
July 10.	William Plumer,	Londonderry.

Commissioned.	Name.	Residence.
1847, Aug. 9.	Jos. B. Walker, *vice* A. Walker,	Concord.
Aug. 9.	Israel Hunt, Jr.,	Nashua.
Aug. 9.	Warren Lovell,	Meredith.
Aug. 9.	Thomas Shannon,	Moultonborough.
1848, June 26.	William Plumer, reappointed,	Epping.
June 26.	Franklin Pierce,	Concord.
June 26.	R. Metcalf, *vice* G. B. Upham,	Newport.
June 26.	Charles H. Peaslee, reappointed,	Concord.
1849, July 3.	Joseph B. Walker, "	Concord.
July 3.	Joseph H. Smith,	Dover.
July 3.	Amos A. Parker,	Fitzwilliam.
1850, July 5.	Ralph Metcalf, reappointed,	Epping.
July 5.	Isaac Ross, *vice* N. S. Berry,	Hanover.
July 5.	David Pillsbury, *vice* William Plumer,	Chester.
1851, July 4.	Charles Burroughs, *vice* T. Shannon,	Portsmouth.
July 4.	Israel Hunt, reappointed,	Nashua.
July 4.	Warren Lovell, "	Laconia.
1852, June 19.	Franklin Pierce, "	Concord.
June 19.	William Plumer, "	Epping.
June 19.	Chas. H. Peaslee, "	Concord.
1853, July 1.	Jos. B. Walker, "	Concord.
July 1.	Joseph H. Smith, "	Dover.
July 1.	Amos A. Parker, "	Fitzwilliam.
1854, July 15.	Ralph Metcalf, "	Newport.
July 15.	Samuel Herbert,	Rumney.
July 15.	Enoch D. Yeaton,	Wakefield.
Sept. 29.	J. A. Richardson, *vice* William Plumer,	Durham.
1855, July 10.	Rufus Clement,	Concord.
July 10.	Alvah Smith, *vice* Ralph Metcalf,	Lempster.
July 10.	Charles Burroughs, reappointed,	Portsmouth.
1856, Feb. 23.	Timothy Haynes, *vice* R. Clement,	Concord.
July 11.	John Preston,	New Ipswich.
July 11.	Charles H. Peaslee, reappointed,	Concord.
June 30.	George B. Twitchell,	Keene.
1857, June 30.	Joseph B. Walker, reappointed,	Concord.
June 30.	John H. White,	Lancaster.
1858, June 26.	Jeremiah F. Hall,	Wolfeborough.
June 26.	Ralph Metcalf, reappointed,	Newport.

Commissioned.	Name.	Residence.
1858, June 26.	Samuel Herbert, reappointed,	Rumney.
Sept. 28.	Edward Wyman, *vice* R. Metcalf,	Newport.
June 27.	Charles Burroughs, reappointed,	Portsmouth.
1859, June 28.	Timothy Haynes, "	Concord.
June 27.	Woodbury Melcher,	Gilford.
1860, June 27.	J. A. Richardson, reappointed,	Durham.
June 27.	Charles H. Peaslee, "	Concord.
June 27.	John Preston, "	New Ipswich.
1861, July 2.	George B. Twitchell, "	Keene.
July 2.	Joseph B. Walker, "	Concord.
July 2.	John H. White, "	Lancaster.
1862, July 2.	John Conant, "	Jaffrey.
July 2.	Isaac Spalding,	Nashua.
July 2.	Moses Clark,	Landaff.
1863, June 29.	Charles W. Flanders,	Concord.
June 29.	Charles Burroughs, reappointed,	Portsmouth.
June 29.	Woodbury Melcher, "	Laconia.
1864, July 7.	Charles H. Peaslee, "	Concord.
July 7.	John Preston, "	New Ipswich.
July 7.	William G. Perry,	Exeter.
1865, July 16.	George B. Twitchell, reappointed,	Keene.
July 16.	Joseph B. Walker, "	Concord.
July 16.	Denison R. Burnham,	Plymouth.
1866, June 22.	Charles A. Tufts,	Dover.
June 22.	John Conant, reappointed,	Jaffrey.
June 22.	Isaac Spalding, "	Nashua.
Oct. 23.	Isaac Adams, *vice* C. H. Peaslee,	Sandwich.
1867, June 19.	Charles Burroughs, reappointed,	Portsmouth.
June 19.	Woodbury Melcher, "	Laconia.
June 19.	Ebenezer S. Towle,	Concord.
1868, April 13.	I. Goodwin, *vice* C. Burroughs,	Portsmouth.
July 1.	Isaac Adams, reappointed,	Sandwich.
July 1.	Waterman Smith,	Manchester.
July 1.	Wm. G. Perry, reappointed,	Exeter.
July 1.	Ebenezer S. Towle, "	Concord.
1869, July 1.	Joseph B. Walker, reappointed,	Concord.
1869, July 1.	George B. Twitchell, reappointed,	Keene.
July 1.	Denison R. Burnham, "	Plymouth.
1870, Jan. 3.	John W. Sanborn, *vice* Isaac Adams,	Wakefield.
July 8.	Isaac Spalding, reappointed,	Nashua.

Commissioned.	Name.	Residence.
1870, July 8.	Charles A. Tufts, reappointed,	Dover.
July 8.	Dexter Richards,	Newport.
Nov. 17.	Ellery A. Hibbard, *vice* W. Melcher,	Laconia.
1871, Aug. 9.	Ellery A. Hibbard, reappointed,	Laconia.
Aug. 9.	George W. Hayden,	Portsmouth.
Aug. 9.	Henry Colony,	Keene.
1872, July 16.	Waterman Smith, reappointed,	Manchester.
July 16.	William G. Perry, ‘‘	Exeter.
July 16.	John W. Sanborn, ‘‘	Wakefield.
1873, Oct. 23.	Joseph B. Walker, ‘‘	Concord.
Oct. 23.	George B. Twitchell, ‘‘	Keene.
Oct. 23.	Josiah Minot,	Concord.
1874, July 8.	Isaac Spalding, reappointed,	Nashua.
July 8.	Charles A. Tufts, ‘‘	Dover.
July 8.	Dexter Richards, ‘‘	Newport.
1875, July 26.	Ellery A. Hibbard, ‘‘	Laconia.
July 26.	Charles H. Bell,	Exeter.
July 26.	Albert Smith,	Peterborough.
1876, June 22.	David Gillis,	Nashua.
July 20.	William G. Perry, reappointed,	Exeter.
July 20.	Waterman Smith, ‘‘	Manchester.
July 20.	Joseph Burrows,	Plymouth.
Aug. 10.	John V. Barron, *vice* J. Minot,	Concord.
1877, Oct. 17.	Joseph B. Walker, reappointed,	Concord.
Oct. 17.	George B. Twitchell, ‘‘	Keene.
Oct. 17.	John V. Barron, ‘‘	Concord.
1878. May 2.	John H. George, *vice* J. V. Barron,	Concord.
May 2.	Carlton P. Frost, *vice* A. Smith,	Hanover.
July 8.	Dexter Richards, reappointed,	Newport.
July 8.	Charles A. Tufts, ‘‘	Dover.
July 8.	David Gillis, ‘‘	Nashua.
1879, July 30.	Ellery A. Hibbard, ‘‘	Laconia.
July 30.	Jeremiah F. Hall,	Portsmouth.
Aug. 14.	Carlton P. Frost, reappointed,	Hanover.
1880, July 20.	William G. Perry, ‘‘	Exeter.
July 20.	Waterman Smith, ‘‘	Manchester.
1880, July 20.	Joseph Burrows, reappointed,	Plymouth.
1881, Oct. 12.	Joseph B. Walker, ‘‘	Concord.
Oct. 12.	Geo. B. Twitchell, ‘‘	Keene.
Oct. 12.	John H. George, ‘‘	Concord.

Commissioned.	Name.	Residence.
1882, June 21.	Emery J. Randall,	Somersworth.
June 21.	Frederick E. Potter,	Portsmouth.
Sept. 22.	Dexter Richards, reappointed,	Newport.
1883, April 26.	William H. H. Mason, *vice* J. Burrows,	Moultonborough.
May 17.	Edward Spalding, *vice* F. E. Potter,	Nashua.
Aug. 28.	Ellery A. Hibbard, reappointed,	Laconia.
Aug. 28.	Carlton P. Frost, “	Hanover.
Aug. 28.	Jeremiah F. Hall, “	Portsmouth.
1884, July 25.	William G. Perry, “	Exeter.
July 25.	Waterman Smith, “	Manchester.
July 25.	Wm. H. H. Mason, “	Moultonborough.
1885, Oct. 14.	Joseph B. Walker, “	Concord.
Oct. 14.	George B. Twitchell, “	Keene.
Oct. 14.	John H. George, “	Concord.
1886, Sept. 9.	Dexter Richards, “	Newport.
July 8.	Emery J. Randall, “	Somersworth.
July 8.	Edward Spalding, “	Nashua.
1887, Sept. 7.	Ellery A. Hibbard, “	Laconia.
Sept. 7.	Carlton P. Frost, “	Hanover.
Sept. 7.	Jeremiah F. Hall, “	Portsmouth.
1888, Mar. 6.	John E. Barry, *vice* John H. George, deceased,	Concord.
Mar. 6.	Franklin D. Ayer, *vice* J. F. Hall, deceased,	Concord.
July 24.	William G. Perry, reappointed,	Exeter.
July 24.	Waterman Smith, “	Manchester.
July 24.	Wm. H. H. Mason, “	Moultonborough.
1889, Oct. 14.	Joseph B. Walker,	Concord.
Oct. 14.	George B. Twitchell,	Keene.
Oct. 14.	John E. Barry,	Concord.
1890, July 8.	Edward Spalding,	Nashua.
July 8.	Dexter Richards,	Newport.
July 8.	Morris Christie,	Antrim.
1891, Sept. 14.	Ellery A. Hibbard,	Laconia.
Sept. 14.	Carlton P. Frost,	Hanover.
1891, Sept. 14.	Franklin D. Ayer,	Concord.
1892, April 5.	Charles A. Tufts, *vice* W. H. H. Mason, deceased,	Dover.
July 28.	William G. Perry,	Exeter.

Commissioned.	Name.	Residence.
1892, Sept. 17.	John C. French, *vice* Waterman Smith, deceased.	
1893, Sept. 19.	Joseph B. Walker,	Concord.
Sept. 19.	John E. Barry,	Concord.
Sept. 19.	George B. Twitchell,	Keene.
1894, Aug. 1.	Morris Christie,	Antrim.
Aug. 1.	Dexter Richards,	Newport.
Aug. 1.	Edward Spalding,	Nashua.

PRESIDENTS.

John H. Steele	1839–1840
John Conant	1840–1846
George B. Upham	1847–1848
William Plumer	1848–1855
Charles Burroughs	1855–1868
Isaac Spalding	1868–1875
George B. Twitchell	1875–

SECRETARIES.

Dixi Crosby	1839–1841
Charles H. Peaslee	1841–1848
Joseph B. Walker	1848–

TREASURERS.

James Thorn	1839–1840
Joseph Low	1840–1846
John Atwood	1846–1847
Andrew McFarland	1847–1852
John E. Tyler	1852–1857
Jesse P. Bancroft	1857–1890
Charles P. Bancroft	1890–

SUPERINTENDENTS.

George Chandler	1842–1845
Andrew McFarland	1845–1852
John E. Tyler	1852–1857
Jesse P. Bancroft	1857–1882
Charles P. Bancroft	1882–

VALUATION AND TAXATION

OF THE

STATE OF NEW HAMPSHIRE,

WITH

EQUALIZATION AND APPORTIONMENT

OF

STATE TAX FOR THE YEAR 1894.

COMPILED BY THE SECRETARY OF THE STATE BOARD OF EQUALIZATION.

BOARD:

JOHN M. HILL, *Chairman*	CONCORD.
CHARLES A. DOLE, *Secretary*	LEBANON.
JOHN M. PARKER	GOFFSTOWN.
EDWIN SNOW	EATON.
———————— (to be supplied).	

CONCORD:
EDWARD N. PEARSON, PUBLIC PRINTER.
1894.

STATE BOARD OF EQUALIZATION.

CONCORD, N. H., December 1, 1894.

The State Board of Equalization, as required by chapter 63 of the Public Statutes, have examined the inventories of the several cities and towns in the state, as taken in April last and returned to the secretary of state, and have considered the reports of the county commissioners upon their inspection, in September last, of the real and personal estate in their respective counties, and upon such examination and consideration the Board determine that the assessments, as given in said inventories, are relatively unequal, and they have therefore equalized the same by adding to or deducting from the aggregate valuations the amounts set against them in the following table No. 2 to produce relative, equal, and uniform valuations between all. And we hereby certify that the column in table No. 2, under the head of "Equalized Valuation," contains the valuations as thus equalized by the Board.

We herewith return the same, together with our usual tabulations of the inventories, to the secretary of state.

JOHN M. HILL, *Chairman.*

C. A. DOLE, *Secretary..*

VALUATION AND TAXATION OF THE STATE.

The Secretary of the Board of Equalization has made the usual compilation of the Valuation and Taxation of the state from the inventories and returns of date of April 1, 1894. It is presented, together with the Equalization and Apportionment, in tables subjoined. The following summary is offered as preliminary:

	1894.	1893.
Amount of Inventories	$197,839,543	$196,117,060
Savings Bank Deposits	70,169,236	77,024,282
Insurance Capital	1,275,000	1,675,000
	$269,283,779	$274,816,342

Decrease in savings-bank deposits	$6,855,046
Decrease in insurance capital	400,000
Total decrease	$7,255,046
Increase in inventories	1,722,483
Net decrease for 1894	$5,532,563

The following is a table by counties of valuation and taxes assessed in all cities and towns for 1894 compared with 1893:

	1894.		1893.	
	Valuation.	Taxes.	Valuation.	Taxes.
Rockingham	$25,423,919	$405,889.34	$25,482,475	$418,034.67
Strafford	20,859,328	368,666.63	21,127,766	389,230.16
Belknap	9,434,196	180,537.42	9,177,111	163,023.17
Carroll	6,189,998	117,858.91	6,289,336	135,935.55
Merrimack	25,970,549	413,171.90	25,798,541	416,483.12
Hillsborough	57,379,216	978,823.78	56,108,697	978,808.30
Cheshire	17,977,033	243,331.66	18,036,998	251,767.50
Sullivan	8,558,296	141,815.04	8,564,076	142,732.38
Grafton	17,043,697	297,092.44	16,932,452	297,729.78
Coös	9,003,311	178,416.15	8,599,608	162,261.24
	$197,839,543	$3,325,603.27	$196,117,060	$3,356,005.87

The increase in the inventories has been made almost wholly in the cities and large towns. The agricultural towns, in many cases, show a decrease.

The following table shows the valuation and taxes for the last ten years:

	Valuation.	Taxes.		Valuation.	Taxes.
1885	$218,122,554	$3,035,878.10	1890	$250,530,530	$3,749,413.32
1886	222,106,281	3,140,512.23	1891	259,191,770	3,841,310.63
1887	228,234,851	3,147,790.01	1892	266,427,500	3,941,561.64
1888	235,998,455	3,577,212.60	1893	274,816,342	4,142,998.69
1889	241,766,633	3,588,353.51	1894	269,283,779	4,044,045.63

The valuation covers savings-bank deposits and insurance capital, and the taxes include the amount (1 per cent.) on these properties.

Increase for the decade, $51,161,225, or about 24 per cent.; of which $26,766,573 is in savings-banks; $1,275,000 insurance capital, of which none existed, as reported to the Board, at the commencement; and the balance, $23,119,652, from properties covered by the inventories.

The rate per cent. of taxation, including savings-banks and insurance, on each $100 has been as follows: 1885, $1.49; 1886, $1.42; 1887, $1.38; 1888, $1.52; 1889, $1.52; 1890, $1.48; 1891, $1.50; 1892, $1.48; 1893, $1.50; 1894, $1.50.

The savings-bank deposits were in 1885, $43,402,663; in 1886, $46,974,722; in 1887, $50,361,325; in 1888, $53,902,934; in 1889, $57,738,572; in 1890, $63,846,977; in 1891, $69,834,914; in 1892, $73,098,476; in 1893, $77,024,282; in 1894, $70,169,236. The tax on savings-banks is all divided to the towns; amounts held by depositors within the state to towns covering the holdings of the same, proportionately; on deposits without the state, to the literary fund, also divided to the towns.

The railroad tax ($310,026.41) is divided as follows: One fourth to towns through which the roads pass, for right of way and buildings; three fourths, by stock, the resident going to the towns proportionate to the holdings, and the non-resident to the state. Under this practice, for the current year, the towns received $181,110.33 and the state $128,916.08. The telegraph tax ($2,931.00) and the telephone tax ($2,356.50) go to the state.

The insurance capital was, in 1888, $1,255,000; in 1889, $1,415,000; in 1890, $1,305,000; in 1891, $1,325,000; in 1892, $1,525,000; in 1893, $1,675,000; in 1894, $1,275,000. The insurance tax ($12,750.00) goes to the state.

Of the $197,839,543 valuation of the entire state, as returned by inventories, the ten cities aggregate the sum of $89,158,081, or nine twentieths of the whole.

Of the cities, Keene leads in its percentage of valuation compared with its ratable polls, giving $3,191 valuation to each poll. It has, also, by far the lowest rate per cent of tax.

Of the towns, Exeter has the largest per cent. of valuation, being $3,270 to each ratable poll, exceeding all of the cities and large towns.

The lowest percentage of tax in the state is in Bow, being $0.55 on each $100; the largest, in Dalton, being $3.50 on each $100.

The entire sum of taxation of the state for 1894 is as follows:

Taxes in cities and towns	$3,325,603.27
" by state, savings-banks	701,692.36
" " insurance	12,750.00
" " railroads	310,026.41
" " telegraphs	2,931.00
" " telephones	2,356.50
	$4,355,359.54

EQUALIZATION AND APPORTIONMENT.

The steady, constant, and large advance of New Hampshire in its wealth and resources, and measurably in population, is a most gratifying fact. The equalized valuation of the state (covering the inventories of cities and towns, savings-bank deposits, railroad properties, and insurance capital subject to taxation) for the current year, and forming the basis of the apportionment of the state tax for the coming four years, aggregates $286,756,618 against a like valuation in 1890, the date of the last apportionment, of $262,378,917, an increase of $24,377,701, or nearly ten per cent. In the previous apportionments, dating back to the formation of the Board of Equalization in 1879, the equalized valuations have been as follows: 1879, $206,959,017; 1883, $227,914,543; 1887, $241,843,617; net increase since 1879, a term of fifteen years, of $79,797,601, or nearly forty per cent. In the same period, the ratable polls have risen from 86,827 in 1879 to 100,017 in 1894.

With a state tax of $500,000, which has been the regular annual levy since 1888, the amount required on each million of valuation, under the new apportionment, will be $1,750.00; on the last apportionment (1890) it has been slightly in excess of $1,900.00. Reduced, it gives to each one hundred thousand of valuation, $175.00 on the new, as against $190.00 on the present apportionment.

The increase of nearly $80,000,000 in the equalized valuation for the period above noted (1879 to 1894), has arisen very largely from savings-bank deposits ($45,000,000), railroad properties ($11,000,000), and insurance capital ($1,275,000). In the same time there has been a decrease in "Money on hand, at interest, or on deposit," from nearly $20,000,000 in 1879, when the law requiring sworn inventories went into effect and was universally enforced, to about $6,000,000 in 1894, when in a large portion of cities and towns it has practically become a dead letter. An expressive commentary on the non-observance of the legal requirements in this regard is found in the fact that one of the cities of the state, in its inventory for the current year, does not return a single dollar under this head. The attention of the legislature has been frequently called to the existing conditions. The law should be enforced or repealed. To the credit of assessors, in many instances, its provisions have been honestly carried out; but its enforcement or non-enforcement, as the case may be, is inequitable and unjust. If public sentiment does not sustain the law, as evidently it does not, it should be stricken from the statutes.

The accession to our wealth, and its substantial character, as before shown, has been distributed very evenly throughout the state, among small as well as large communities, and indicates a marked prosperity of the whole people.

In the past four years the equalized valuation in the ten cities of the state has advanced $15,238,854, or more than three fifths of the entire increase, previously shown. The totals of these cities, as presented in our tabulations for the new apportionment, form an aggregate of $132,548,857, or nearly one half of the whole valuation of the state.

Portsmouth stands $14,139,518 against $12,660,457 in 1890; Dover, $12,162,172 against $11,819,545; Somersworth, $3,947,890 against $3,734,328; Rochester, $5,270,807 against $4,570,679; Keene, $9,546,174 against $9,511,864; Laconia and Gilford, $6,964,428 against $5,319,714; Franklin, $4,317,887 against $3,323,260; Concord, $19,904,307 against $16,607,529; Manchester, $38,911,655 against $34,431,779; Nashua, $17,384,019 against $15,330,848. These facts speak well for the cities. The large towns, especially those with considerable manufacturing and commercial interests, follow in this train of prosperity, though perhaps in lesser degree.

In preparation of the apportionment, the Board of Equalization took a new departure, and made a tour of the state, holding meetings, seasonably announced by circular and public advertisement, in every county, at one or more places; generally at the shire towns, for the purpose of conference with county commissioners and selectmen and assessors of cities and towns. The county commissioners, with but a single exception, and a very large majority of assessors, were in attendance at these meetings. The result was very gratifying, as it brought about a complete interchange of sentiment and view between all the parties, and unquestionably will be productive of much good.

The depreciation of agricultural properties in the state is becoming, year by year, more apparent. The rule of demand and supply applies to their condition. It has been hoped that men and families from abroad might be attracted to us and re-people the deserted farms. In the new apportionment every consideration possible has been given the farming towns, and it will be found that their state and county taxation is very considerably lessened, both by the reduced inventories of the towns themselves, and by the smaller percentage incident to the increased equalized valuation.

Within the past four years public attention has been directed to the valuation of the large forest tracts in the northern section of the state. These lie in the counties of Coös, Carroll, and Grafton, all the unincorporated being within the limits of the first named county. In all previous apportionments the Board have accepted the appraisals of the county commissioners, from the fact of local residence and their knowledge of the properties, and the equal interest in taxation held by the counties with the state. At the last session of the legislature a commission was constituted for the survey and appraisal of these lands. The commission was not harmonious, and their action not concurrent. Both commissioners have presented reports; one full, the other incomplete. In the month of June last the county commissioners of the counties before named were called to meet the Board at Concord, and a conference was held. They were enjoined to make their work of appraisal in the coming September, as required by the statutes, for the purposes of apportionment, as complete as possible. They have made their report. In the month of July the Board employed a gentleman of large experience and great good judgment, residing in Coös county, to act as advisory counsel. His report has been submitted. In the month of October the Board held sessions at Lancaster for Coös, Conway for Carroll, and Woodsville and Plymouth for Grafton counties. Parties in interest were notified by public advertisement, and appeared. With all the evidence which has been presented, the Board have made appraisals which they believe equitable and just.

The statistical tables follow:—

VALUATION AND ASSESSMENT OF RAILROAD CORPORATIONS FOR 1894.

NAMES.	Valuation of road, rolling stock, and equipments.	Amount taxed in towns.	Valuation exclusive of amount taxed in towns.	Amount of tax assessed.
Boston & Lowell	$60,000	$9,150	$50,850	$762.75
Boston & Maine	3,370,000	84,640	3,285,360	49,280.40
Concord & Claremont	600,000	3,900	596,100	8,941.50
Concord & Montreal	6,060,000	136,535	5,923,465	88,851.97
Concord & Portsmouth	600,000		600,000	9,000.00
Connecticut River	225,000	14,450	210,550	3,158.25
Eastern	425,000	75,266	349,734	5,246.01
Fitchburg	1,635,000	25,100	1,609,900	24,148.50
Grand Trunk	400,000	10,500	389,500	5,842.50
Manchester & Lawrence	1,500,000	3,296	1,496,704	22,450.56
Manchester & North Weare	80,000		80,000	1,200.00
Mount Washington	150,000		150,000	2,250.00
Nashua, Acton & Boston	20,000	2,000	18,000	270.00
Nashua & Lowell	400,000	27,700	372,300	5,584.50
Northern	2,250,000	11,300	2,238,700	33,580.50
Peterborough	50,000	800	49,200	738.00
Peterborough & Hillsborough	70,000		70,000	1,050.00
Portsmouth & Dover	100,000		100,000	1,500.00
Pemigewasset Valley	160,000		160,000	2,400.00
Portland & Ogdensburg	300,000	500	299,500	4,492.50
Portland & Rochester	30,000		30,000	450.00
Profile & Franconia Notch	100,000		100,000	1,500.00

Sullivan County	700,000	....	700,000	10,500.00
Suncook Valley	140,000	4,600	135,400	2,031.00
Whitefield & Jefferson	125,000	....	125,000	1,875.00
Wilton	250,000	2,150	247,850	3,717.75
Worcester, Nashua & Rochester	1,200,000	13,900	1,186,100	17,791.50
Concord Street Railway	25,000	....	25,000	375.00
Laconia & Lake Village Street Railway	20,000	10,785	9,215	138.22
Manchester Street Railway	60,000	....	60,000	900.00
Totals	$21,105,000	$436,572	$20,668,428	$310,026.41

The railroad tax is $310,026.41 against $307,790.15 for 1893; telegraph tax, $2,931, same as for 1893; telephone tax, $2,356.50 against $2,199.00 for 1893; total, $315,313.91 against $312,920.15; increase, $2,393.76. The rate is $1.50 on each $100 of valuation, being the average throughout the state.

The West Amesbury Branch has been consolidated with the Boston & Maine, and the tax assessed to the latter corporation. The Manchester & Keene, as heretofore, is taxed to the Concord & Montreal and Boston & Lowell in equal amounts ($60,000 each). The Pemigewasset Valley is taxed for the first time.

The expense of the railroad commission is met by a tax levied upon the gross receipts of the railroads. Its amount is $7,400.10 against $7,440.38 for 1893.

The amount of tax assessed upon the railroad, telegraph, and telephone properties in this state since the formation of the Board of Equalization has been annually as follows: 1879, $215,094.72; 1880, $176,192.44; 1881, $185,109.85; 1882, $170,871.58; 1883, $194,757.97; 1884, $206,688.69; 1885, $194,358.47; 1886, $213,337.27; 1887, $220,538.70; 1888, $242,994.79; 1889, $246,186.32; 1890, $272,500.02; 1891, $287,849.31; 1892, $306,661.30; 1893, $312,920.15; 1894, $315,313.91.

In the adjoining state of Maine, with a mileage of about 1,400 miles, the railroad tax for 1893 was $150,440.84. In Vermont, with about 925 miles, the tax was $107,224.47. These are computed upon gross receipts. In New Hampshire, with 1,165 miles, the tax is assessed upon an absolute valuation. In fixing this valuation two considerations enter largely, viz.: the market value of the stocks and the capacity of the corporations to earn.

APPORTIONMENT OF SALARIES AND EXPENSES OF RAILROAD COMMISSIONERS FOR YEAR ENDING JUNE 1, 1894.

NAMES.	Gross receipts.	Proportion of expenses.
Boston & Maine	$2,822,000	$3,135.60
Concord & Montreal	2,414,000	2,683.76
Connecticut River	70,000	76.28
Fitchburg	558,000	620.01
Grand Trunk	262,000	291.12
Mount Washington	13,000	14.44
Portland & Ogdensburg	158,000	175.56
Portland & Rochester	14,000	15.55
Sullivan County	198,000	220.00
Concord Street	43,000	46.28
Laconia & Lake Village Street	14,000	15.55
Manchester Street	94,000	105.95
Totals	$6,660,000	$7,400.10

Other roads, names not enumerated, are included either in Boston & Maine or Concord & Montreal systems.

VALUATION AND ASSESSMENT OF TELEGRAPHS, 1894.

NAMES.	Valuation.	Tax.
American	$2,000	$30.00
Chester & Derry	400	6.00
Direct U. S. Cable	10,000	150.00
Great Northwestern	5,000	75.00
Maine	10,000	150.00
Postal Telegraph Cable	8,000	120.00
Western Union	160,000	2,400.00
Totals	$195,400	$2,931.00

VALUATION AND ASSESSMENT OF TELEPHONES, 1894.

NAMES.	Valuation.	Tax.
Colebrook, Stewartstown & Conn. Lake	$600	$9.00
New England Telephone & Telegraph	150,000	2,250.00
Northern Telephone & Telegraph	3,000	45.00
Plymouth & Campton	3,500	52.50
Totals	$157,100	$2,356.50

TABLE NO. 1.

Number of Ratable Polls, Valuation, and Amount of Taxes in each Town, as returned by the Assessors for 1894.

ROCKINGHAM COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Atkinson	135	$13,500	....	......	19	$180	6	$480	$4,000	....	....	....
Auburn	160	16,000	....	......	24	178	1	100	....	....	....	....
Brentwood	171	17,100	....	......	29	513	4	200	....	$200	....	....
Candia	302	30,200	....	......	....	....	14	725	....	900	....	....
Chester	223	22,300	....	......	5	46	7	490	....	5,200	....	....
Danville	171	17,100	1	$20	....	....	2	150	....	....	....	....
Deerfield	353	35,300	1	10	44	352	5	338	....	5,900	....	....
Derry	612	61,200	....	......	89	340	49	3,566	....	21,900	....	$4,400
East Kingston	120	12,000	....	......	6	50	....	....	....	....	....	....
Epping	405	40,500	....	......	4	41	22	1,315	....	10,300	....	....
Exeter	931	93,100	....	......	12	100	109	9,270	10,700	30,500	$7,750	....
Fremont	143	14,300	....	......	25	230	11	550	....	300	....	....
Greenland	131	13,100	....	......	....	....	9	450	....	18,499	....	....
Hampstead	226	22,600	....	......	21	202	10	705	....	4,500	....	....
Hampton	324	32,400	....	......	....	....	16	980	....	1,900	....	....
Hampton Falls	159	15,900	....	......	38	464	24	1,600	3,000	500	....	....
Kensington	143	14,300	....	......	9	69	8	510	....	1,600	....	....

Kingston	272	27,200	....	......	12	70	10	650	....	1,100	....	....
Londonderry	327	32,700	....	......	2	18	16	1,020	....	6,400	....	....
Newcastle	151	15,100	....	......	....	....	57	5,500	....	5,700	....	....
Newington	98	9,800	....	......	....	....	19	1,225	....	3,766	....	....
Newmarket	660	66,000	....	......	25	300	41	2,417	40	27,000	....	3,500
Newton	286	28,600	....	......	7	84	24	1,390	....	....	....	....
North Hampton	196	19,600	....	......	29	274	39	3,050	300	3,000	....	....
Northwood	347	34,700	....	......	11	91	28	1,770	....	8,900	....	....
Nottingham	265	26,500	....	......	9	68	....	....	....	3,500	....	300
Plaistow	249	24,900	....	......	17	138	14	750	....	....	....	....
Portsmouth	2,713	271,300	....	......	26	260	329	39,480	156 670	639,778	750	193,336
Raymond	350	35,000	....	......	....	....	....	....	....	300	....	....
Rye	257	25,700	....	......	....	....	74	5,681	....	8,567	....	....
Salem	464	46,400	....	......	8	82	20	1,170	....	1,000	....	....
Sandown	115	11,500	....	......	4	48	3	180	....	....	....	....
Seabrook	415	41,500	....	......	4	20	5	260	....	....	....	....
South Hampton	98	9,800	....	......	12	129	19	1,110	....	....	....	....
South Newmarket	208	20,800	....	......	....	....	15	900	....	5,366	....	....
Stratham	171	17,100	3	60	....	....	15	1,160	21,396	2,000	3,427	....
Windham	163	16,300	....	......	4	35	17	1,135	....	100	....	....
Totals	12,514	$1,251,400	5	$90	495	$4,382	1042	$90,277	$186,106	$818,676	$11,927	$201,536

TABLE NO. 1.—*Continued.*

ROCKINGHAM COUNTY.

Towns.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Atkinson	$14,450	$10,260	$600	$241,880	$305,435	$3,512.88	1.15
Auburn	5,290	9,608	5,500	244,188	299,226	3,948.34	1.32
Brentwood	14,800	15,810	16,225	209,200	304,252	3,042.52	1.00
Candia	1,850	8,012	200	273,130	340,141	5,102.11	1.50
Chester	8,325	8,350	4,300	294,127	369,668	4,620.83	1.25
Danville	....	11,600	3,450	159,016	204,162	2,862.80	1.40
Deerfield	13,704	11,740	4,050	302,426	420.272	7,614.04	1.81
Derry	6,300	43,800	24,500	900,891	1,112,943	23,212.82	2.08
East Kingston	1,050	23,250	4,800	181,376	237,522	2,541.89	1.07
Epping	21,505	61,200	....	530,329	699,797	11,181.72	1.60
Exeter	451,030	114,205	100,000	2,175,870	3,044,695	53,284.16	1.75
Fremont	....	38,860	11,500	183,080	263,934	3,561.67	1.35
Greenland	5,850	500	3,100	292,645	363,826	4,538.53	1.25
Hampstead	13,300	15,445	4,600	272,463	354,510	5,277.00	1.49
Hampton	15,150	8,650	550	553,766	637,725	7,971.56	1.25
Hampton Falls	4,097	7,500	2,470	232,192	294,524	3,681.55	1.25
Kensington	5,550	6,115	600	212,000	264,575	3,467.23	1.31
Kingston	10,500	14,800	1,975	281,069	356,533	5,169.59	1.45
Londonderry	6,640	17,150	6,450	417,335	531,326	7,969.89	1.50
Newcastle	....	2,780	....	177,848	212,842	3,907.40	1.83

Newington	3,150	1,450	....	179,956	222,122	2,157.01	.97
Newmarket	17,554	121,100	364,910	633,906	1,266,370	21,401.65	1.69
Newton	4,050	25,265	3,650	299,388	379,285	6,827.13	1.80
North Hampton	5,300	4,100	3,750	531,897	603,547	6,035.47	1.00
Northwood	22,452	13,922	3,300	384,594	503,384	8,687.86	1.72
Nottingham	4,264	22,178	18,800	237,600	338,751	5,340.33	1.58
Plaistow	1,950	20,460	3,100	258,656	326,452	5,354.01	1.64
Portsmouth	203,156	613,931	593,200	4,845,131	7,679,161	131,250.00	1.71
Raymond	666	33,300	6,200	278,522	381,663	6,679.34	1.75
Rye	1,851	2,526	400	516,220	600,125	7,314.35	1.22
Salem	12,500	29,624	13,100	515,334	659,236	13,052.97	1.98
Sandown	500	15,405	5,365	127,680	170,682	2,319.75	1.35
Seabrook	1,000	3,850	....	203,140	259,302	5,718.18	2.20
South Hampton	1,125	4,575	2,100	182,779	212,708	2,382.15	1.12
South Newmarket	5,062	16,850	15,908	266,176	344,272	4,888.67	1.42
Stratham	34,654	9,405	3,027	370,941	502,462	5,341.94	1.06
Windham	3,200	14,795	9,000	286,122	356,489	4,670.00	1.31
Totals	$921,825	$1,382,371	$1,240,680	$18,252,873	$25,423,919	$405,889.34	

TABLE No. 1.—*Continued.*

STRAFFORD COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Barrington	309	$30,900			3	$25	1	$76		$6,400		
Dover	2,883	288,300			27	334	154	18,103	$14,900	219,300		$87,068
Durham	250	25,000					16	910	66,500	29,900	$300	
Farmington	809	80,900					50	4,390		18,400		
Lee	159	15,900			3	30	3	300		8,700		
Madbury	100	10,000			12	120	6	375		12,500		
Middleton	84	8,400										
Milton	374	37,400					36	2,580		2,500		
New Durham	203	20,300	5	$200	2	20	7	350				
Rochester	2,209	220,900	2	80	20	228	57	5,320		93,400		
Rollinsford	468	46,800					23	1,450		32,800		12,000
Somersworth	1,564	136,400					107	8,746		150,500		44,000
Strafford	311	31,100			3	20	6	400		2,000		
Totals	9,523	$952,300	7	$280	70	$777	466	$43,000	$81,400	$576,400	$300	$143,068

STRAFFORD COUNTY.

Towns.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Barrington	$2,200	$19,584	$5,150	$336,888	$442,296	$8,403.21	1.90
Dover	181,002	1,083,037	1,179,170	5,699,090	8,877,391	155,3 4.34	1.75
Durham	7,824	13,440	1,250	350,036	524,494	6,556.72	1.25
Farmington	66,252	56,500	6,100	986,695	1,276,594	28,539.68	2.24
Lee	14,172	27,240	4,900	206,630	310,360	3,569.84	1.15
Madbury	30,132	3,005	....	168,518	244,930	2,571.70	1.05
Middleton	....	8,365	1,100	77,780	104,065	3,081.30	2.00
Milton	21,900	19,375	32,400	423,365	568,363	8,810.17	1.55
New Durham	3,300	16,900	4,900	178,380	243,490	5,582.3	2.29
Rochester	18,920	397,080	313,800	2,493,714	3,648,964	70,031.25	1.92
Rollinsford	31,780	62,833	404,334	573,798	1,192,051	15,025.10	1.26
Somersworth	....	233,500	915,000	1,432,690	2,951,971	53,131.19	1.80
Strafford	2,000	13,675	3,275	381,244	474,359	9,009.83	1.90
Totals	$379,482	$1,954,534	$2,871,379	$13,308,828	$20,859,328	$368,666.63	

TABLE No. 1.—*Continued.*

BELKNAP COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Alton	414	$41,400	2	$50	9	$85	20	$1,485	....	$4,400	....	....
Barnstead	320	32,000	....	......	13	127	7	685	....	200	....	....
Belmont	326	32,600	....	......	25	134	10	554	$500	7,100	....	....
Center Harbor	143	14,300	....	......	67	478	35	2,550	....	700	....	....
Gilford	216	21,600	....	......	2	20	3	230	....	3,800	$100	....
Gilmanton	302	30,200	....	......	23	146	2	140	....	8,500	....	....
Laconia	2,479	247,900	....	......	61	344	115	8,722	....	171,600	4,500	$27,300
Meredith	415	41,500	....	......	29	185	5	580	....	7,400	....	....
New Hampton	229	22,900	....	......	125	778	....	....	....	300	....	....
Sanbornton	264	26,400	....	......	28	210	3	180	....	1,400	500	....
Tilton	383	38,300	2	150	13	85	43	3,840	2,200	34,000	....	....
Totals	5,491	$549,100	4	$200	395	$2,592	243	$12,966	$2,700	$239,400	$5,100	$27,300

BELKNAP COUNTY.

TOWNS.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Alton	$8,900	$21,400	$2,500	$473,559	$600,620	$12,973.39	2.16
Barnstead	6,115	6,625	4,900	403,860	507,065	9,380.69	1.85
Belmont	14,604	19,079	26,350	356,217	491,813	8,985.99	1.83
Center Harbor	14,720	10,340	....	177,752	241,048	2,791.59	1.16
Gilford	5,400	1,870	....	293,522	357,748	6,592.99	1.84
Gilmanton	3,870	10,850	5,846	368,570	478,096	9,275.06	1.94
Laconia	69,776	280,000	338,550	3,511,942	4,728,802	94,577.04	2.00
Meredith	21,500	26,650	7,200	449,075	598,755	12,773.74	2.13
New Hampton	5,770	9,425	....	227,919	302,024	5,285.24	1.75
Sanbornton	4,176	1,830	1,000	270,970	356,944	5,175.69	1.45
Tilton	40,140	51,450	53,000	518,185	771,281	12,726.00	1.65
Totals	$194,971	$439,519	$439,346	$7,051,571	$9,434,196	$180,537.42	

TABLE No. 1.—*Continued.*

CARROLL COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stocks in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Albany	79	$7,900										
Bartlett	360	36,000			5	$50		$2,748				
Brookfield	87	8,700			1	10						
Chatham	80	8,000										
Conway	764	76,400			20	228	45	3,384		$1,000	$100	
Eaton	115	11,500	1	$4								
Effingham	165	16,500			21	65				400		
Freedom	186	18,600			6	59	11	585	$1,500	3,000		
Hart's Location	26	2,600									2,000	
Jackson	147	14,700			18	176	52	4,450				
Madison	154	15,400					7	400				
Moultonborough	283	28,300			16	94	15	776		6,500		
Ossipee	464	46,400			13	140	4	195		850		
Sandwich	316	31,600			9	98	19	1,258				
Tamworth	281	28,100	2	10	7	58	27	2,386				
Tuftonborough	192	19,200			1	6				300		
Wakefield	370	37,000			18	116	21	1,350		4,680		
Wolfeborough	636	63,600	2	100	11	108	46	3,326		5,000	5,400	
Totals	4,705	$470,500	4	$114	146	$1,208	247	$20,858	$1,500	$21,730	$7,500	

CARROLL COUNTY.

Towns.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Albany	....	....	$5,200	$54,982	$74,740	$2,227.28	2.98
Bartlett	$1,255	$27,682	15,310	244,614	344,199	6,045.30	1.75
Brookfield	700	7,733	....	94,783	125,380	2,088.66	1.66
Chatham	....	....	1,700	68,709	91,327	1,691.25	1.85
Conway	11,025	59,544	40,800	587,076	833,759	12,432.80	1.49
Eaton	1,443	6,530	1,450	96,168	131,124	2,884.68	2.20
Effingham	2,300	11,675	6,425	168,590	229,968	3,127.56	1.36
Freedom	2,700	6,500	1,500	189.325	251,684	4,072.57	1.61
Hart's Location	1,500	1,000	4,000	16,760	28,100	300.66	1.07
Jackson	10,020	4,604	....	195,884	251,100	3,138.75	1.25
Madison	2,000	3,796	850	114,164	151,104	3,626.50	2.40
Moultonborough	4,300	28,580	....	256,276	357,360	5,932.17	1.66
Ossipee	1,140	36,120	12,725	375,727	514,523	8,409.95	1.63
Sandwich	13,290	12,704	2,914	339,900	456,468	13,238.05	2.90
Tamworth	11,400	16,150	5,000	269,365	367,272	6,831.25	1.86
Tuftonborough	1,700	4,030	5,338	199,144	254,544	7,076.32	2.78
Wakefield	54,908	29,220	17,710	427,480	609,138	10,050.80	1.65
Wolfeborough	13,218	45,975	13,000	912,780	1,118,208	24,684.36	2.21
Totals	$132,898	$301,843	$133,922	$4,611,727	$6,189,998	$117,858.91	

TABLE No. 1.—*Continued.*

MERRIMACK COUNTY.

Towns.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Allenstown	272	$27,200					2	$175		$600		
Andover	300	30,000			10	$88	10	600		14,100	$100	
Boscawen	299	29,900			18	215	11	600	$5,600	1,100	1,400	
Bow	209	20,900			10	120				5,700		
Bradford	236	23,600			21	114	26	1,375	3,700	5,200		
Canterbury	236	23,600	2	250	11	63	4	235		200		
Chichester	187	18,700			25	242				12,000		
Concord	4,385	438,500			129	1,233	246	22,885	78,750	263,366	14,077	377,250
Danbury	173	17,300			4	28						
Dunbarton	151	15,100			14	122			2,000	1,300		
Epsom	225	22,500			32	241	6	340		4,400		
Franklin	1,131	113,100			15	128	52	3,785		48,500		
Henniker	349	34,900			37	310	17	975		6,300	2,200	
Hill	151	15,100			15	100	1	80			1,000	
Hooksett	395	39,500			21	248	14	1,150		6,000		
Hopkinton	402	40,200	2	80	57	488	45	2,964	3,500	7,300	5,580	
Loudon	316	31,600			20	148	7	400		2,200		
Newbury	134	13,400			13	124	4	196	2,235	3,230		

New London........	197	19,700	....	......	19	125	30	2,010	5,400	800	....	....
Northfield	250	25,000	....	......	16	136	10	670	300	3,300	....	584
Pembroke...........	798	79,800	4	280	27	192	42	2,454	14.500	12,500	4,500	....
Pittsfield............	488	48,800	....	......	15	155	61	3,445	....	8,400	200	10,000
Salisbury............	179	17,900	....	......	....	....	2	170	....	400	....	....
Sutton	211	21,100	....	......	24	224	9	740	....	200	250	....
Warner..............	366	36,600	1	40	14	150	44	3,470	250	9,479	1,200	1,360
Webster	143	14,300	....	......	20	190	4	200	500	....	2,000	....
Wilmot..............	191	19,100	1	60	....	....	9	548	....	....	....	....
Totals...........	12,374	$1,237,400	10	$710	587	$5,184	656	$49,467	$116,750	$416,575	$32,507	$389,194

MERRIMACK COUNTY.

TOWNS.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Allenstown	$15,000	$37,200	$239,000	$323,804	$656,890	$6,306.14	.96
Andover	15,100	27,470	8,000	318,593	454,322	5,451.86	1.20
Boscawen	12,250	54,100	....	492,795	623,259	15,105.89	2.42
Bow	23,560	9,121	37,875	282,295	403,791	2,220.85	.55
Bradford	26,190	22,077	6,225	283,683	413,875	4,043.08	.97
Canterbury	9,676	8,959	2,350	387,323	477,791	3,780.30	.79
Chichester	3,204	12,087	2,400	221,875	306,819	4,295.47	1.40
Concord	433,618	747,730	64,839	8,591,087	11,189,285	211,388.32	1.89
Danbury	5,960	7,450	2,400	165,934	226,816	2,834.55	1.25
Dunbarton	10,031	12,147	2,000	252,360	323,489	2,665.22	.82
Epsom	1,950	28,036	6,960	252,641	356,508	5,614.78	1.57
Franklin	11,220	227,900	568,950	1,323,893	2,359,219	38,691.19	1.64
Henniker	25,503	27,996	36,900	495,862	683,659	9,136.80	1.34
Hill	1,950	5,300	4,950	124,108	170,276	3,407.52	2.00
Hooksett	8,725	19,850	108,500	461,333	680,597	6,236.14	.92
Hopkinton	41,352	25,625	23,500	626,850	842,284	11,061.28	1.31
Loudon	11,333	6,564	4,200	399,400	507,071	7,098.99	1.40
Newbury	10,590	2,350	2,200	198,686	255,506	2,555.06	1.00
New London	41,815	9,950	....	233,275	351,506	3,866.98	1.10
Northfield	9,700	13,280	30,100	398,019	507,308	6,581.37	1.29

Pembroke	31,000	81,000	227,300	710,296	1,203,674	12,038.12	1.00
Pittsfield	10,850	65,825	93,550	851,495	1,149,780	21,845.82	1.90
Salisbury	5,900	3,100	3,500	226,198	285,948	5,204.25	1.82
Sutton	17,905	10,950	1,826	251,300	339,172	5,087.58	1.50
Warner	50,427	29,747	....	496,674	685,733	9,535.51	1.39
Webster	18,756	8,825	3,000	205,235	285,488	2,854.88	1.00
Wilmot	1,765	6,800	4,300	167,570	230,483	4,263.95	1.85
Totals	$855,330	$1,511,439	$1,484,825	$18,742,584	$25,970,549	$413,171.90	

TABLE No. 1.—*Continued.*

HILLSBOROUGH COUNTY.

Towns.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Amherst	262	$26,200	....	......	13	$124	36	$2,310	$1,500	$12,300	$1,000	$500
Antrim	389	38,900	1	$15	18	80	18	1,185	....	8,900	....	....
Bedford	274	27,400	....	......	61	587	13	875	....	1,000	500	290
Bennington	178	17,800	....	......	4	23	13	650	....	1,800	....	....
Brookline	220	22,000	....	......	17	101	14	800	....	660	....	....
Deering	140	14,000	....	......	....	....	3	178	1,900	2,500	....	....
Francestown	200	20,000	....	......	6	72	24	1,468	1,700	1,800	....	....
Goffstown	545	54,500	1	60	21	228	28	1,736	....	8,100	....	70
Greenfield	170	17,000	2	50	3	24	9	505	....	600	....	....
Greenville	348	34,800	....	......	12	105	23	1,786	....	....	....	....
Hancock	195	19,500	....	......	17	116	9	655	200	12,100	....	....
Hillsborough	631	63,100	....	......	33	248	15	872	....	9,800	....	10,000
Hollis	266	26,600	5	310	8	90	11	735	....	22,800	....	....
Hudson	293	29,300	....	......	....	....	14	1,010	....	10,980	....	1,000
Litchfield	72	7,200	....	......	3	15	....	....	210	17,700	....	....
Lyndeborough	164	16,400	....	......	11	100	....	....	....	800	....	....
Manchester	12,103	1,210,300	....	......	73	820	....	57,526	22,100	230,000	....	176,170
Mason	150	15,000	....	......	8	95	6	510	....	....	....	....
Merrimack	252	25,200	....	......	....	....	3	180	....	9,960	....	....

Milford..........	860	86,000	...	......	7	75	121	8,990	1,500	57,025	1,000	....
Mont Vernon....	121	12,100	....	......	6	52	9	450	....	300	300	....
Nashua..........	5,477	547,700	....	......	10	100	....	23,060	31,500	192,300	13,600	48,060
New Boston.....	270	27,000	....	......	338	5,051	22	1,385	....	2,650	6,720	500
New Ipswich....	226	22,600	....	......	4	50	7	724	....	....	....	....
Pelham..........	210	21,000	....	......	66	526	14	870	....	2,800	....	....
Peterborough...	579	57,900	....	......	9	74	48	3,530	13,000	52,300	12,000	29,017
Sharon..........	42	4,200	...	......	....	....	....	....	....	....	....	....
Temple..........	78	7,800	...	......	7	70	8	800	....	....	....	....
Weare..........	414	41,400	....	......	11	126	28	1,540	3,500	....	....	....
Wilton..........	411	41,100	1	20	244	2,830	33	2,410	3,250	7,600	....	....
Windsor.........	15	1,500	4	200	....	....	....	....	....	....	....	....
Totals.......	25,555	$2,555,500	14	$655	1010	$11,782	529	$116,740	$80,360	$666,775	$35,120	$265.607

HILLSBOROUGH COUNTY.

TOWNS.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Amherst	$19,754	$10,552	$9,300	$508,778	$637,975	$8,702.08	1.36
Antrim	35,720	54,700	31,850	346,380	559,849	12,756.98	2.28
Bedford	56,391	6,660	1,450	461,379	608,340	7,858.35	1.29
Bennington	4,125	19,400	42,000	135,560	233,331	2,916.11	1.25
Brookline	18,185	19,795	14,615	249,915	338,807	5,339.14	1.58
Deering	2,070	2,992	800	158,345	205,994	3,910.88	1.90
Francestown	15,700	20,864	4,850	299,327	398,460	5,345.06	1.34
Goffstown	94,188	49,590	22,650	848,106	1,145,696	13,843.25	1.21
Greenfield	6,700	23,008	4,600	186,358	264,878	4,768.59	1.80
Greenville	19,750	55,530	231,570	296,107	656,177	8,530.18	1.30
Hancock	3,225	11,400	2,100	245,940	325,251	5,204.00	1.60
Hillsborough	11,000	76,050	62,500	765,218	1,061,352	21,939.78	2.07
Hollis	30,695	13,685	8,800	481,145	629,025	6,440.37	1.02
Hudson	19,068	13,353	1,600	542,103	652,462	7,827.98	1.20
Litchfield	10,100	7,180	700	161,640	217,605	1,847.19	.85
Lyndeborough	4,350	7,100	1,490	222,258	281,632	5,914.26	2.10
Manchester	343,330	2,421,954	6,753,050	16,956,070	28,391,710	505,372.44	1.78
Mason	27,526	5,260	2,650	246,767	316,735	3,484.00	1.10
Merrimack	1,400	14,575	55,640	418,788	558,253	6,978.35	1.25
Milford	98,947	124,895	143,750	1,210,821	1,795,226	30,518.84	1.70
Mont Vernon	6,800	1,700	1,200	249,198	291,250	3,495.00	1.20

Nashua	145,766	912,904	2,578,750	8,246,972	12,847,910	236,403.14	1.84
New Boston	49,420	34,360	12,050	425,486	619,135	9,975.94	1.61
New Ipswich	600	10,352	106,210	342,174	506,622	8,511.26	1.68
Pelham	16,135	27,364	11,100	382,305	504,082	5,444.09	1.08
Peterborough	136,614	88,950	129,950	875,614	1,452,991	18,162.38	1.25
Sharon		1,700	3,400	55,510	70,348	1,133.83	1.61
Temple	8,356	1,250		134,821	172,744	2,625.70	1.52
Weare	2,358	44,892	7,500	494,468	661,074	9,158.04	1.38
Wilton	45,158	59,651	50,250	682,799	938,606	14,079.09	1.50
Windsor	800			31,389	35,696	337.48	.95
Totals	$1,234,231	$4,141,666	$10,307,375	$36,661,741	$57,379,216	$978,823.78	

TABLE No. 1.—*Continued.*

CHESHIRE COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Alstead	220	$22,000			15	$157	20	$1,675	$100	$24,000		
Chesterfield	262	26,200			49	426				4,200		
Dublin	115	11,500			8	106	62	4,790	500	8,300		
Fitzwilliam	252	25,200			5	68	18	1,200	500	2,750		
Gilsum	177	17,700	2	$120	4	49	27	1,496		5,500	$2,000	
Harrisville	195	19,500			14	122	28	1,745		1,100		
Hinsdale	557	55,700			25	220				2,000		
Jaffrey	346	34,600	1	20	44	408	41	3,252	5,000	65,650		$16,000
Keene	2,032	203,200			44	521	137	13,502	163,200	447,500		336,764
Marlborough	539	53,900			6	72	29	2,290		6,900		
Marlow	149	14,900			18	154	9	500	4,424	27,200	2,000	
Nelson	74	7,400	2	125	2	14	3	205				
Richmond	126	12,600			3	30	3	165		500		
Rindge	212	21,200			33	356	20	1,525		5,800		
Roxbury	33	3,300			1	6						
Stoddard	91	9,100			1	6	1	70		3,000		
Sullivan	72	7,200			4	34	3	165		8,300		
Surry	68	6,800			15	151	10	680		300		
Swanzey	439	43,900			13	80	44	2,935	300	3,600		

Troy	277	27,700	....	......	9	84	15	975	....	1,900	....	....
Walpole	718	71,800	....	......	51	420	33	3,250	2,050	30,850	1,000	100
Westmoreland	253	25,300	....	......	85	831	26	1,565	1,000	4,400	....	....
Winchester	711	71,100	1	10	35	425	25	1,660	4,000	67,600	....	31,584
Totals	7,918	$791,800	6	$275	484	$4,740	554	$43,645	$181,074	$721,350	$5,000	$284,448

TABLE No. 1.—*Continued.*

CHESHIRE COUNTY.

Towns.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Alstead	$18,448	$21,335	$14,700	$350,490	$498,389	$5,730.72	1.15
Chesterfield	24,531	12,065	15,720	490,177	624,875	9,375.00	1.50
Dublin	40,402	6,345	1,750	411,655	511,002	5,722 17	1.12
Fitzwilliam	27,616	22,250	17,625	346,140	471,008	6,124.14	1.30
Gilsum	37,814	15,017	25,575	173,109	299,917	2,849.83	.95
Harrisville	6,135	33,834	48,100	193,125	323,741	5,315.00	1.64
Hinsdale	19,100	74,500	103,625	681,795	967,930	17,422.74	1.80
Jaffrey	67,876	56,900	40,500	512,642	845,712	11,262.24	1.33
Keene	366,940	452,250	175,800	4,303,140	6,483,668	86,235.04	1.33
Marlborough	47,340	29,646	35,600	472,514	683,720	8,189.01	1.20
Marlow	19,518	7,630	4,750	162,174	274,212	2,193.69	.80
Nelson	2,091	2,100	5,125	109,995	139,011	2,293.35	1.65
Richmond	4,638	10,950	8,800	157,990	212,084	3,351.95	1.58
Rindge	33,730	11,065	....	390,535	491,963	5,411.68	1.10
Roxbury	900	....	....	58,129	67,332	754.11	1.12
Stoddard	830	2,480	3,800	133,454	164,990	2,920.32	1.77
Sullivan	5,310	1,476	4,400	92,020	137,318	2,334.61	1.70
Surry	7,492	450	1,900	115,105	150,288	1,157.21	.77

Swanzey	27,025	41,100	51,700	523,545	733,976	9,542.01	1.30
Troy	18,596	43,290	70,150	308,050	489,826	6,382.33	1.30
Walpole	128,809	73,376	2,500	1,094,686	1,507,394	19,224.95	1.21
Westmoreland	35,877	9,530	6,120	347,320	499,527	5,194.35	1.04
Winchester	39,746	130,200	105,800	886,061	1,399,150	24,345.21	1.74
Totals	$980,764	$1,057,789	$744,040	$12,313,851	$17,977,033	$243,331.66	

TABLE No. 1.—*Continued.*

SULLIVAN COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Acworth	176	$17,600	2	$100	34	$197	....	....	....	$5,700	....	....
Charlestown	392	39,200	....	......	27	201	8	$775	$5,650	76,200	....	$1,127
Claremont	1,388	138,800	....	......	87	934	84	8,725	1,000	149,300	....	34,050
Cornish	231	23,100	2	380	67	548	5	300	....	6,700	....	....
Croydon	107	10,700	....	......	12	144	2	100	....	5,380	....	....
Goshen	95	9,500	....	......	20	176	1	75	1,000	4,100	....	....
Grantham	110	11,000	....	......	7	53	....	....	....	1,500	....	....
Langdon	98	9,800	2	60	38	230	....	....	4,100	6,200	....	....
Lempster	125	12,500	....	......	1	6	....	....	500	....	....	....
Newport	697	69,700	4	300	33	206	28	2,740	1,700	93,850	....	....
Plainfield	295	29,500	....	......	42	340	8	524	....	8,500	$600	....
Springfield	133	13,300	....	......	8	58	2	125	....	700	....	....
Sunapee	227	22,700	....	......	10	49	19	1,264	4,100	8,036	....	....
Unity	160	16,000	....	......	42	417	....	....	....	5,550	....	....
Washington	142	14,200	....	......	6	44	10	560	....	....	200	....
Totals	4,376	$437,600	10	$840	434	$3,603	167	$15,188	$18,050	$371,716	$800	$35,177

SULLIVAN COUNTY.

TOWNS.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Acworth	$9,025	$3,200	$2,400	$219,272	$298,966	$4,514.64	1.51
Charlestown	16,335	23,650	21,800	610,095	859,534	12,317.02	1.43
Claremont	124,880	228,620	416,000	1,853,720	3,097,220	52,652.74	1.70
Cornish	10,350	7,748	4,850	374,584	479,166	7,673.98	1.60
Croydon	9,560	5,250	700	150,595	209,651	3,081.98	1.47
Goshen	2,260	3,050	....	105,745	145,931	2,262.05	1.55
Grantham	2,950	5,010	....	100,850	138,547	2,770.84	2.00
Langdon	21,086	....	1,000	157,290	226,548	2,313.62	1.02
Lempster	7,200	3,001	4,770	128,921	180,773	2,801.76	1.55
Newport	28,438	76,550	66,450	986,766	1,401,066	26,620.25	1.90
Plainfield	24,078	5,650	3,100	380,736	511,578	8,526.30	1.67
Springfield	900	2,000	950	109,184	150,283	4,035.84	2.68
Sunapee	3,150	8,400	....	283,879	356,264	5,811.82	1.63
Unity	6,390	550	....	154,250	216,643	3,141.17	1.45
Washington	13,150	9,860	6,280	217,400	286,126	3,291.03	1.15
Totals	$279,752	$382,539	$528,300	$5,833,287	$8,558,296	$141,815.04	

TABLE No. 1.—*Continued.*

GRAFTON COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Alexandria	182	$18,200	....	......	5	$38	9	$634	....	....	....	....
Ashland	325	32,500	....	......	....	....	26	1,734	....	$11,000	....	....
Bath	305	30,500	....	......	145	924	3	200	....	8,500	....	....
Benton	58	5,800	....	......	5	39	...	....	....	....	....	....
Bethlehem	322	32,200	9	$240	118	956	....	7,225	....	1,000	....	....
Bridgewater	86	8,600	....	......	5	32	7	410	....	....	....	....
Bristol	389	38,900	....	......	24	270	25	1,550	$13,800	....	....	....
Campton	284	28,400	....	......	4	24	14	1,050	....	3,300	....	....
Canaan	366	36,600	1	50	10	68	9	555	....	1,600	....	....
Dorchester	92	9,200	....	......	11	64	....	....	....	....	....	....
Easton	83	8,300	....	......	....	....	....	....	....	....	....	....
Ellsworth	41	4,100	....	......	....	....	....	....	....	....	....	....
Enfield	421	42,100	....	......	19	165	17	1,105	3,000	10,900	....	....
Franconia	165	16,500	1	10	40	299	....	3,700	....	7,400	....	....
Grafton	208	20,800	....	......	23	150	....	....	....	1,000	....	....
Groton	140	14,000	....	......	....	....	....	....	....	....	....	....
Hanover	429	42,900	1	10	42	262	30	1,950	....	36,300	4,000	....
Haverhill	765	76,500	4	150	221	1,536	4	270	1,500	14,000	....	....
Hebron	65	6,500	....	......	7	56	9	450	....	....	....	....

Holderness	156	15,600			12	94	19	1,272		462		
Landaff	132	13,200			29	216				3,000		
Lebanon	1,113	111,300			64	690	71	4,472	44,024	74,500	5,610	$7,000
Lincoln	193	19,300			8	40						
Lisbon	571	57,100			101	665	31	2,764				10,000
Littleton	887	88,700			49	417	49	3,854		84,900		30,000
Livermore*												
Lyman	153	15,300			65	444						
Lyme	302	30,200	2	50	71	587	3	170				
Monroe	128	12,800			106	636						
Orange	62	6,200			9	60						
Orford	231	23,100			88	679	9	500	500	600		
Piermont	202	20,200			82	542	1	100				
Plymouth	460	46,000			38	436	37	2,724		24,600		
Rumney	243	24,300			31	181	5	275		1,000		
Thornton	159	15,900			2	16						
Warren	239	23,900	2	50	13	88	37	2,070				
Waterville	9	900					2	100				
Wentworth	193	19,300			11	90			500			
Woodstock	116	11,600	2	100	6	36	17	1,120		10,200		
Totals	10,275	$1,027,500	22	$660	1464	$10,800	434	$40,254	$63,324	$294,262	$9,610	$47,000

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* No inventory returned.

GRAFTON COUNTY.

TOWNS.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Alexandria	$9,900	$3,170	$3,700	$149,330	$217,264	$3,820.50	1.75
Ashland	4,340	48,802	53,100	312,519	491,329	7,089.50	1.44
Bath	9,650	24,400	7,100	373,796	512,262	9,476.85	1.85
Benton	....	2,500	700	82,823	102,208	1,862.84	1.82
Bethlehem	12,532	23,590	17,700	565,228	711,180	14,893.84	2.09
Bridgewater	300	766	....	87,103	112,534	2,701.93	2.40
Bristol	20,950	73,600	92,650	447,184	723,192	14,494.18	2.00
Campton	5,600	16,580	12,660	235,714	346,396	6,927.92	2.00
Canaan	19,873	33,260	5,950	376,690	519,648	8,023.45	1.54
Dorchester	....	5,800	....	78,324	106,648	3,039.36	2.85
Easton	2,400	8,531	....	74,766	107,410	2,379.10	2.21
Ellsworth	....	....	175	20,179	28,463	574.23	2.01
Enfield	25,375	24,350	15,500	430,890	587,620	11,124.16	1.89
Franconia	26,185	6,650	5,180	298,783	385,385	5,395.41	1.40
Grafton	11,530	12,350	7,300	191,594	275,894	3,349.87	1.21
Groton	200	4,750	7,450	78,028	118,738	3,146.32	2.65
Hanover	94,186	38,150	2,500	761,500	1,054,962	14,212.66	1.36
Haverhill	100,900	61,346	29,500	843,700	1,216,836	19,000.24	1.56
Hebron	....	1,900	....	66,822	86,968	1,461.04	1.68
Holderness	3,300	2,952	1,500	183,272	234,850	5,871.25	2.50
Landaff	17,450	6,120	100	155,798	223,150	3,104.23	1.39

Lebanon	168,562	186,700	91,700	1,598,594	2,385,664	39,271.67	1.64
Lincoln	......	63,700	28,500	76,810	200,000	1,720.00	.86
Lisbon	63,218	50,150	18,305	724,355	1,009,768	18,810.71	1.86
Littleton	22,326	121,500	......	1,337,410	1,578.334	33,500.00	2.12
Livermore *	......	......	......	......	......	......	......
Lyman	2,000	1,500	5,000	131,310	187,342	2,679.02	1.43
Lyme	21,292	10,550	5,000	340,552	474,808	5,686.88	1.20
Monroe	19,292	43,500	34,500	147,104	285,844	3,544.31	1.24
Orange	850	......	250	49,935	67,497	1,384.04	2.05
Orford	9,400	12,640	3,400	295,297	400,283	6,162.14	1.54
Piermont	19,750	8,200	7,500	240,360	347,848	5,707.35	1.64
Plymouth	200	53,250	7,150	588,368	764,478	14,455.95	1.89
Rumney	4,100	14,550	7,000	209,350	292,146	5,258.63	1.80
Thornton	200	10,672	1,400	138,559	189,363	6,295.58	3.32
Warren	23,890	18,504	8,850	181,678	285,278	3,993.89	1.40
Waterville	......	12,120	800	36,649	53,193	464.04	.87
Wentworth	600	6,950	4,200	141,924	198,630	2,681.50	1.35
Woodstock	470	10,682	1,900	113,246	160,284	3,527.85	2.20
Totals	$720,821	$1,024,735	$488,220	$12,165,544	$17,043,697	$297,092.44	

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* No inventory returned.

TABLE No. 1.—*Continued.* COÖS COUNTY.

TOWNS.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Berlin	1,892	$189,200	2	$150	30	$254	31	$1,928	....	$5,360	....	....
Carroll	198	19,800	....	....	38	228	49	2,830	....	....	....	....
Clarksville	76	7,600	....	....	15	76	....	....	....	....	....	....
Colebrook	490	49,000	....	....	118	467	15	1,940	....	38,600	....	....
Columbia	164	16,400	....	....	37	193	1	50	....	500	....	....
Dalton	148	14,800	....	....	12	78	....	....	....	....	....	....
Dummer	101	10,100	....	....	7	44	....	....	....	....	....	....
Errol	57	5,700	....	....	7	34	13	884	....	....	....	....
Gorham	447	44,700	1	4	22	178	28	1,812	500	8,300	....	....
Jefferson	298	29,800	....	....	6	36	35	2,820	....	....	....	....
Lancaster	991	99,100	....	....	106	775	69	4,930	....	71,700	....	....
Milan	274	27,400	....	....	28	134	....	....	....	600	....	....
Northumberland	483	48,300	....	....	40	248	4	200	....	7,000	....	....
Pittsburg	163	16,300	13	735	9	55	10	500	....	2,000	....	....
Randolph	41	4,100	....	....	....	....	....	....	....	....	....	....
Shelburne	105	10,500	....	....	6	40	11	900	....	600	....	....
Stark	255	25,500	....	....	....	....	....	....	....	2,076	....	....
Stewartstown	294	29,400	....	....	90	525	13	795	....	2,200	....	....
Stratford	278	27,800	....	....	19	109	23	1,205	....	24,300	....	....
Wentworth's Locat'n.	11	1,100	....	....	....	....	....	....	....	....	....	....
Whitefield	520	52,000	....	....	63	236	73	3,676	....	2,500	....	....
Totals	7,286	$728,600	16	$889	653	$3,710	375	$23,570	$500	$165,636	....	....

COÖS.

TOWNS.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.	Rate per cent.
Berlin	$4,658	$175,800	$504,100	$903,086	$1,818,208	$40,420.00	2.22
Carroll	....	30,500	18,600	198,406	286,924	5,738.48	2.00
Clarksville	4,754	21,392	150	83,690	134,882	2,071.31	1.54
Colebrook	93,979	55,693	....	502,995	817,813	10,467.40	1.28
Columbia	1,200	5,700	11,450	192,320	257,681	4,579.59	1.77
Dalton	....	8,530	700	108,685	157,809	5,523.31	3.50
Dummer	1,700	20,928	2,000	79,508	128,235	3,654.72	2.85
Errol	3,751	1,850	....	87,438	107,852	2,049.02	1.90
Gorham	12,276	35,614	8,000	350,896	483,838	10,596.57	2.19
Jefferson	1,250	9,750	900	217,226	300,238	6,304.99	2.10
Lancaster	94,120	30,200	12,550	956,130	1,353,822	27,600.00	2.04
Milan	6,274	30,940	2,500	184,802	284,708	8,114.17	2.85
Northumberland	9,000	54,879	23,980	378,530	559,973	8,679.85	1.55
Pittsburg	2,150	39,298	....	237,840	325,990	5,704.82	1.74
Randolph	....	3,400	1,000	51,420	64,204	1,669.34	2.60
Shelburne	600	9,970	2,770	100,770	135,848	2,515.00	1.85
Stark	2,806	53,232	25,200	172,854	301,620	5,278.35	1.75
Stewartstown	24,995	22,990	5,950	252,745	388,224	6,513.61	1.68
Stratford	12,361	28,600	4,450	263,620	395,783	7,123.92	1.80
Wentworth's Location	....	1,186	1,000	15,836	20,131	221.14	1.09
Whitefield	12,050	109,200	30,600	411,777	679,528	13,590.56	2.00
Totals	$287,924	$749,652	$655,900	$5,750,574	$9,003,311	$178,416.15	

TABLE No. 1.—*Continued.*

SUMMARY.

COUNTIES.	POLLS.		ASSES AND MULES.		HOGS.		CARRIAGES.		Stock in public funds.	Stock in banks and other corporations in this state.	Stock in corporations out of this state.	Surplus capital of banking institutions.
	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.	Number.	Valuation.				
Rockingham..	12,514	$1,251,400	5	$90	495	$4,382	1,042	$90,277	$186,106	$818,676	$11,927	$201,536
Strafford	9,523	952,300	7	280	70	777	466	43,000	81,400	576,400	300	143,068
Belknap......	5,491	549,100	4	200	395	2,592	243	18,966	2,700	239,400	5,100	27,300
Carroll	4,705	470,500	4	114	146	1,208	247	20,858	1,500	21,730	7,500	....
Merrimack ...	12,374	1,237,400	10	710	587	5,184	656	49,467	116,750	416,575	32,507	389,194
Hillsborough.	25,555	2,555,500	14	655	1,010	11,782	529	116,740	80,360	666,775	35,120	265,607
Cheshire	7,918	791,800	6	275	484	4,740	554	43,645	181,074	721,350	5,000	284,448
Sullivan......	4,376	437,600	10	840	434	3,603	167	15,188	18,050	371,716	800	35,177
Grafton	10,275	1,027,500	22	660	1,464	10,800	434	40,254	63,324	294,262	9,610	47,000
Coös	7,286	728,600	16	889	653	3,710	375	23,570	500	165,636	....	....
Totals....	100,017	$10,001,700	98	$4,713	5,738	$48,778	4,713	$461,965	$731,764	$4,292,520	$107,864	$1,393,330

SUMMARY.

COUNTIES.	Money on hand, at interest, or on deposit.	Stock in trade.	Mills and their machinery.	Lands and buildings.	Amount of inventory.	Amount of taxes.
Rockingham	$921,825	$1,382,371	$1,240,680	$18,252,873	$25,423,919	$405,889.34
Strafford	379,482	1,954,534	2,871,379	13,308,828	20,859,328	368,666.63
Belknap	194,971	439,519	439,346	7,051,571	9,434,196	180,537.42
Carroll	132,898	301,843	133,922	4,611,727	6,189,998	117,858.91
Merrimack	855,330	1,511,439	1,484,825	18,742,584	25,970,549	413,171.90
Hillsborough	1,234,231	4,141,666	10,307,375	36,661,741	57,379,216	978,823.78
Cheshire	980,764	1,057,789	744,040	12,313,851	17,977,033	243,331.66
Sullivan	279,752	382,539	528,300	5,833,287	8,558,296	141,815.04
Grafton	720,821	1,024,735	488,220	12,165,544	17,043,697	297,092.44
Coös	287,924	749,652	655,900	5,750,574	9,003,311	178,416.15
Totals	$5,987,998	$12,946,087	$18,893,987	$134,692,580	$197,839,543	$3,325,603.27
Deposits in savings banks (less amount invested in real estate) with tax thereon					70,169.236	701,692.34
Capital in insurance companies with tax thereon					1,275,000	12,750.00
Amount of property taxed and taxes assessed					$269,283,779	$4,040,045.61
Average rate per cent., including tax on deposits in savings banks and insurance capital, 1.50						
Amount of property taxed and taxes assessed in 1893					$274,816,342	$4,090,123.45
Average rate per cent. in 1893, 1.50.						

TABLE No. 2.

EQUALIZATION AND APPORTIONMENT.

Amounts added to and deducted from the inventories of the several towns to make the equalized valuation upon which the apportionment is made, and the sum to be paid by each town on each $1,000 of the state tax.

ROCKINGHAM COUNTY.

Towns.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Atkinson	$25,665	....	$23,057	....	....	$354,157	$1.23
Auburn	115,765	....	2,500	....	....	417,491	1.46
Brentwood	89,553	$500	10,770	....	....	405,075	1.41
Candia	271,285	....	7,862	....	....	619,288	2.16
Chester	155,017	....	11,730	....	....	536,415	1.87
Danville	56,353	....	2,150	....	....	262,665	.92
Deerfield	208,811	....	99,740	$20,000	....	748,823	2.61
Derry	400,313	....	33,571	....	....	1,546,827	5.39
East Kingston	7,492	1,000	13,050	....	....	259,064	.90
Epping	162,129	1,700	41,056	20,000	....	924,682	3.22
Exeter	426,785	19,200	367,569	....	....	3,858,249	13.45
Fremont	51,101	....	16,496	....	....	331,531	1.16
Greenland	129,469	1,500	40,489	....	....	535,284	1.87
Hampstead	93,425	....	77,771	....	....	525,706	1.83

Hampton	57,900	......	17,563	......	......	713,188	2.49
Hampton Falls	41,611	6,400	13,852	......	......	356,387	1.24
Kensington	37,350	......	6,500	......	......	308,425	1.08
Kingston	24,956	......	23,603	......	......	405,092	1.41
Londonderry	269,187	......	40,732	......	......	841,245	2.93
Newcastle	100,982	......	10,150	......	......	323,974	1.13
Newington	82,350	......	7,186	......	......	311,658	1.09
Newmarket	147,465	1,000	47,434	......	......	1,462,269	5.10
Newton	3,345	......	10,228	......	......	392,858	1.37
North Hampton	146,118	3,000	10,935	......	......	763,600	2.66
Northwood	245,757	4,600	1,980	......	......	755,721	2.64
Nottingham	86,140	......	1,380	......	......	426,271	1.49
Plaistow	26,826	......	15,297	......	......	368,575	1.29
Portsmouth	2,808,006	143,600	3,508,751	......	......	14,139,518	49.31
Raymond	160,155	......	8,001	......	......	549,819	1.92
Rye	410,220	1,500	40,637	......	......	1,052,482	3.67
Salem	77,547	......	10,891	......	......	747,634	2.61
Sandown	33,796	......	8,331	......	$12,000	200,809	.70
Seabrook	13,921	......	21,003	......	......	294,226	1.03
South Hampton	17,516	......	200	......	......	230,424	.80
South Newmarket	99,640	2,600	84,176	......	40,000	490,688	1.71
Stratham	151,006	......	37,358	......	......	690,826	2.41
Windham	71,738	......	20,772	......	15,000	433,999	1.51
Totals	$7,306,695	$186,600	$4,694,771	$40,000	$67,000	$37,584,945	$131.07

TABLE No. 2.—*Continued.*

STRAFFORD COUNTY.

TOWNS.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Barrington	$232,829	$600	$14,422	....	....	$690,147	$2.41
Dover	2,676,199	19,000	589,582	....	....	12,162,172	42.41
Durham	199,793	....	64,402	....	....	788,689	2.75
Farmington	478,223	....	28,698	....	....	1,783,515	6.22
Lee	118,154	....	32,208	....	....	460,722	1.61
Madbury	152,952	....	10,272	....	....	408,154	1.42
Middleton	57,275	....	....	....	$10,000	151,340	.53
Milton	312,349	....	4,893	....	....	885,605	3.09
New Durham	63,300	....	2,905	....	10,000	299,695	1.04
Rochester	1,395,575	19,800	206,468	....	....	5,270,807	18.38
Rollinsford	407,417	1,000	34,270	....	....	1,634,738	5.70
Somersworth	961,313	3,000	31,606	....	....	3,947,890	13.77
Strafford	204,270	....	250	....	10,000	668,879	2.33
Totals	$7,259,649	$43,400	$1,019,976	....	$30,000	$29,152,353	$101.66

BELKNAP COUNTY.

Alton	$199,672		$30,337			$830,629	$2.90
Barnstead	249,760	$2,800	860			760,485	2.65
Belmont	220,850		11,440			724,103	2.53
Center Harbor	108,809		740			350,597	1.22
Gilford	143,134	2,500	3,050			506,432	1.77
Gilmanton	249,654		1,400			729,150	2.54
Laconia	1,409,782	26,200	293,212			6,457,996	22.52
Meredith	421,267	7,000	15,287	$20,000		1,062,309	3.70
New Hampton	164,294		3,444			469,762	1.64
Sanbornton	277,312		18,450			652,706	2.28
Tilton	469,052	3,000	299,520	15,000		1,557,853	5.43
Totals	$3,913,586	$41,500	$677,740	$35,000		$14,102,022	$49.18

TABLE No. II.—*Continued.* CARROLL COUNTY.

Towns.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Albany	$1,843			$20,000		$96,583	$0.34
Bartlett	17,155		$15,566			376,920	1.31
Brookfield	44,847	$500	2,000			172,727	.60
Chatham	164					91,491	.32
Conway	130,233	1,000	52,597	20,000		1,037,589	3.62
Eaton	12,794					143,918	.50
Effingham	30,987				$10,000	250,955	.88
Freedom	74,621	500	1,050			327,855	1.14
Hart's location	7,098		2,400			37,598	.13
Jackson	17,919					269,019	.94
Madison	69,309		1,795			222,208	.77
Moultonborough	98,940		6,050			462,350	1.61
Ossipee	180,256	100	15,190			710,069	2.48
Sandwich	87,458		3,000			546,926	1.91
Tamworth	91,184	500				458,956	1.60
Tuftonborough	45,894	500				300,938	1.05
Wakefield	241,420	3,700	54,318			908,576	3.17
Wolfeborough	328,122	6,900	37,350			1,490,580	5.20
Totals	$1,480,244	$13,700	$191,316	$40,000	$10,000	$7,905,258	$27.57

MERRIMACK COUNTY.

Allenstown	$127,656	....	$16,127	....	....	$800,673	$2.79
Andover	192,069	$1,600	34,022	....	....	682,013	2.38
Boscawen	179,278	200	63,177	....	....	865,914	3.02
Bow	253,678	2,200	25,055	....	$10,000	674,724	2.35
Bradford	220,072	....	36,141	....	....	670,088	2.34
Canterbury	196,969	....	27,534	....	....	702,294	2.45
Chichester	182,287	....	60,530	....	10,000	539,636	1.88
Concord	4,650,372	121,900	3,942,750	....	....	19,904,307	69.41
Danbury	132,248	....	16,711	....	....	375,775	1.31
Dunbarton	190,194	....	28,210	....	....	541,893	1.92
Epsom	180,349	3,200	29,516	....	....	569,573	1.99
Franklin	862,992	8,700	1,066,976	$20,000	....	4,317,887	15.06
Henniker	368,339	....	29,129	....	....	1,081,127	3.77
Hill	72,289	....	10,956	....	....	253,521	.88
Hooksett	237,768	14,900	56,225	....	....	1,088,950	3.80
Hopkinton	455,947	5,900	47,849	....	....	1,351,980	4.71
Loudon	342,865	....	23,540	....	....	873,476	3.04
Newbury	128,788	....	5,690	....	....	389,984	1.36
New London	155,568	1,500	21,480	....	....	530,054	1.85
Northfield	153,103	....	14,210	....	....	674,621	2.35
Pembroke	424,296	17,000	35,754	....	....	1,680,724	5.86
Pittsfield	433,263	3,800	77,514	....	....	1,664,357	5.80
Salisbury	123,876	....	3,920	....	....	413,744	1.44
Sutton	142,903	....	12,253	....	....	494,328	1.72
Warner	313,953	3,500	170,081	....	....	1,173,267	4.09
Webster	201,672	500	26,470	....	....	514,130	1.79
Wilmot	136,910	500	4,760	....	....	372,653	1.30
Totals	$11,059,704	$185,400	$5,886,580	$20,000	$20,000	$43,201,693	$150.66

TABLE No. 2.—*Continued.*

HILLSBOROUGH COUNTY.

TOWNS.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Amherst	$310,241	$1,400	$80,570	....	....	$1,030,186	$3.59
Antrim	265,574	3,000	2,750	....	....	831,173	2.90
Bedford	253,097	....	3,980	....	....	865,417	3.02
Bennington	120,991	500	8,915	....	....	363,737	1.27
Brookline	102,884	....	80	....	....	441,771	1.54
Deering	76,885	....	1,020	....	....	283,899	.99
Francestown	177,760	9,300	12,155	....	....	597,675	2.08
Goffstown	571,209	3,300	34,043	....	....	1,754,248	6.12
Greenfield	132,654	700	26,050	....	....	424,282	1.48
Greenville	123,325	5,200	12,301	....	....	797,003	2.78
Hancock	189,337	300	15,434	....	....	530,322	1.85
Hillsborough	417,016	7,200	11,647	....	....	1,497,215	5.22
Hollis	146,963	8,000	33,855	....	....	817,843	2.85
Hudson	227,128	2,400	52,312	....	....	934,302	3.26
Litchfield	125,304	....	13,130	....	....	356,039	1.24
Lyndeborough	60,917	200	9,625	....	....	352,374	1.23
Manchester	7,392,816	346,500	2,780,629	....	....	38,911,655	135.70
Mason	64,540	....	5,857	....	....	387,132	1.35
Merrimack	314,095	....	92,229	....	....	964,577	3.36
Milford	870,308	26,000	117,930	$20,000	....	2,829,464	9.87
Mont Vernon	78,476	....	6,050	....	....	375,776	1.31

Nashua	3,283,401	136,500	1,116,208			17,384,019	60.62
New Boston	325,641		14,040			958,816	3.34
New Ipswich	129,998		2,470			639,090	2.23
Pelham	67,942		18,880			590,904	2.06
Peterborough	669,907	36,300	47,632			2,206,830	7.70
Sharon	18,241					88,589	.31
Temple	69,233		1,060			243,037	.85
Weare	366,035	4,000	19,105			1,050,214	3.66
Wilton	487,745	3,000	193,010			1,622,361	5.66
Windsor	15,776					51,472	.18
Totals	$17,455,439	$593,800	$4,732,967	$20,000		$80,181,422	$279.62

TABLE No. 2.—*Continued.*

CHESHIRE COUNTY.

TOWNS.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Alstead	$210,635		$510			$709,534	$2.47
Chesterfield	193,000		160			818,035	2.85
Dublin	173,774		140	$20,000		704,916	2.46
Fitzwilliam	252,801		8,340		$10,000	722,149	2.52
Gilsum	164,262	$1,000				465,179	1.62
Harrisville	144,502		4,600			472,843	1.65
Hinsdale	287,973	1,000	5,020	40,000		1,301,923	4.54
Jaffrey	398,163	1,600	18,596			1,264,071	4.41
Keene	2,536,635	73,200	452,671			9,546,174	33.29
Marlborough	355,854		6,260			1,045,834	3.65
Marlow	304,733	500				579,444	2.02
Nelson	70,925		800		10,000	200,736	.70
Richmond	86,184					298,268	1.04
Rindge	278,513		2,915			773,391	2.70
Roxbury	35,134		200			102,666	.36
Stoddard	114,371		125			279,436	.97
Sullivan	85,127				10,000	212,445	.74
Surry	87,752		300			238,340	.83
Swanzey	390,187		10,548			1,134,711	3.96
Troy	160,774		6,400			657,000	2.29

Walpole	398,136	...	33,550	...	...	1,939,080	6.76
Westmoreland	255,435	...	8,200	...	...	763,162	2.66
Winchester	369,539	...	12,150	...	...	1,780,839	6.21
Totals	$7,354,409	$77,300	$571,485	$60,000	$30,000	$26,010,176	$90.70

SULLIVAN COUNTY.

Acworth	$143,082	...	...	...	...	$442,048	$1.54
Charlestown	362,071	...	$19,320	...	...	1,241,925	4.33
Claremont	982,655	$2,000	48,635	$110,000	...	4,240,510	14.79
Cornish	83,629	...	2,040	...	...	564,835	1.97
Croydon	43,968	...	1,240	...	...	254,859	.89
Goshen	60,157	...	...	...	...	206,088	.72
Grantham	41,233	...	8,850	...	...	188,630	.66
Langdon	97,306	...	...	...	...	323,854	1.13
Lempster	84,527	...	2,100	...	...	267,400	.93
Newport	719,640	15,300	428,980	30,000	...	2,594,986	9.05
Plainfield	174,305	...	5,440	...	...	691,323	2.41
Springfield	44,424	...	280	...	...	194,987	.68
Sunapee	137,367	...	16,007	15,000	...	524,638	1.83
Unity	74,017	...	...	...	...	290,660	1.01
Washington	93,042	...	180	...	...	379,348	1.32
Totals	$3,141,423	$17,300	$533,072	$155,000	...	$12,406,091	$43.26

TABLE No. 2.—*Continued.*

GRAFTON COUNTY.

TOWNS.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Alexandria	$67,863		$3,700			$288,827	$1.01
Ashland	153,673	$500	14,791			660,293	2.30
Bath	53,749		9,392			575,403	2.01
Benton	4,134		1,385	$25,000		132,727	.46
Bethlehem	130,150		25,515	38,000		904,845	3.16
Bridgewater	48,375		2,840			163,749	.57
Bristol	399,892	1,100	36,679			1,160,863	4.05
Campton	124,553		17,000			487,949	1.70
Canaan	165,319	100	54,049			739,116	2.58
Dorchester	21,305					127,935	.45
Ellsworth	3,336					31,799	.11
Enfield	304,148	200	112,272			1,004,240	3.50
Franconia	67,584		10,288			463,265	1.62
Grafton	148,012		14,628			438,534	1.53
Groton	34,258		120			153,116	.53
Hanover	317,061	5,000	60,400	10,000		1,447,423	5.05
Haverhill	276,366		66,525	30,000		1,589,727	5.51
Hebron	38,659		150			125,777	.44
Holderness	48,811		750			284,411	.99
Landaff	93,215		1,069			317,434	1.11

Lebanon	770,836	4,800	223,133	30,000		3,414,433	11.91
Lincoln	21,645			60,000		281,645	.98
Lisbon	230,905		7,538			1,248,211	4.35
Littleton	443,085		28,047	100,000		2,149,466	7.50
Lyman	18,962		150			206,454	.72
Lyme	148,118	100	4,935			627,961	2.19
Monroe	8,404					294,248	1.03
Orange	9,960		1,171			78,628	.28
Orford	50,549		3,360			454,192	1.58
Piermont	23,956					371,804	1.30
Plymouth	362,958	9,100	160,260	40,000		1,336,796	4.66
Rumney	164,870	2,500	10,914			470,430	1.64
Thornton	19,106		6,320			214,789	.75
Warren	140,522		13,059			438,859	1.53
Waterville	107			95,000		148,300	.52
Wentworth	100,605		21,767			321,002	1.12
Woodstock	13,480		120,150	20,000		313,914	1.10
Easton	45,160					152,570	.53
Livermore	2,868			360,000		362,868	1.27
Totals	$5,076,559	$23,400	$1,032,357	$808,000		$23,984,003	$83.64

TABLE No. 2.—*Continued.*

COÖS COUNTY.

Towns.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Berlin	$48,019		$1,332			$1,867,559	$6.51
Carroll	20,954		9,486			317,364	1.11
Clarksville	2,836			$10,000		147,718	.52
Colebrook	148,508	$900	1,200			968,421	3.38
Columbia	16,398			10,000		284,079	.99
Dalton	21,081		2,900			181,790	.63
Dummer	3,438		491			132,164	.46
Errol	3,791			35,000		146,643	.51
Gorham	55,094	1,700	18,323			558,955	1.95
Jefferson	32,566		5,000			337,794	1.18
Lancaster	531,899	9,000	81,882			1,976,603	6.89
Milan	33,288		2,045			320,041	1.12
Northumberland	80,751		28,250			668,974	2.33
Pittsburg	7,848			45,000		378,838	1.32
Randolph	3,362					67,566	.24
Shelburne	16,321		7,004			159,173	.55
Stark	34,711		5,647		$10,000	331,978	1.16

Stewartstown	15,677	....	....	....	....	403,901	1.41
Stratford	133,419	....	13,079	....	....	542,281	1.89
Wentworth's Location	....	....	....	55,000	....	75,131	.26
Whitefield	159,900	....	10,254	....	....	849,682	2.96
Totals	$1,369,851	$11,600	$186,893	$155,000	$10,000	$10,716,655	$37.37
Total valuation of unincorporated places	....	....	....	....	....	1,512,000	5.27
						$12,228,655	$42.64

TABLE No. 2.—*Continued.*

UNINCORPORATED PLACES IN COÖS COUNTY.	Valuation.	Proportion to each $1,000 of state tax.
Bean's Purchase	$100,000	$0.35
Cambridge	132,000	.46
Chandler's Purchase	10,000	.03
Crawford's Purchase	30,000	.10
Cutt's Grant	40,000	.14
Dixville	125,000	.44
Dix's Grant	35,000	.12
Erving's Grant	20,000	.07
Green's Grant	10,000	.03
Gilmanton and Atkinson Academy Grant	80,000	.28
Kilkenny	75,000	.26
Low & Burbank's Grants	70,000	.24
Martin's Location	5,000	.02
Millsfield	125,000	.44
Odell	150,000	.52
Pinkham's Grant	5,000	.02
Sargent's Purchase	165,000	.58
Second College Grant	125,000	.44
Success	160,000	.56
Thompson & Meserve's Purchase	50,000	.17
Totals	$1,512,000	$5.27

TABLE No. 2.—*Continued.*

SUMMARY.

COUNTIES.	Deposits in savings-banks.	Insurance stock.	Railroad stock, right of way, and buildings.	Increase by board.	Decrease by board.	Equalized valuation.	Proportion to each $1,000 of state tax.
Rockingham	$7,306,695	$186,600	$4,694,771	$40,000	$67,000	$37,584,945	$131.07
Strafford	7,259,649	43,400	1,019,976	....	30,000	29,152,353	101.66
Belknap	3,913,586	41,500	677,740	35,000	....	14,102,022	49.18
Carroll	1,480,244	13,700	191,316	40,000	10,000	7,905,258	27.57
Merrimack	11,059,704	185,400	5,886,580	20,000	20,000	43,201,693	150.66
Hillsborough	17,455,439	593,800	4,732,967	20,000	....	80,181,422	279.62
Cheshire	7,354,409	77,300	571,485	60,000	30,000	26,010,176	90.70
Sullivan	3,141,423	17,300	533,072	155,000	....	12,406,091	43.26
Grafton	5,076,559	23,400	1,032,357	808,000	....	23,984,003	83.64
Coös	1,369,851	11,600	186,893	155,000	10,000	12,228,655	42.64
Totals	$65,417,559	$1,194,000	$19,527,157	$1,333,000	$167,000	$286,756,618	$1,000.00

TABLE No. 3.

Number, Value, and Average per Head of Horses, Cattle, and Sheep in each Town in April, 1894.

ROCKINGHAM COUNTY.

TOWNS.	HORSES.		Average per head.	OXEN.		Average per head.	COWS.		Average per head.	OTHER CATTLE.		Average per head.	SHEEP.		Average per head.
	No.	Value.		No.	Value.		No.	Value.		No.	Value.		No.	Value.	
Atkinson........	151	$8,145	$53.94	13	$505	$38.85	469	$11,020	$23.50	28	$415	$14.82	......	....	......
Auburn.........	175	11,030	63.03	29	1,180	40.69	267	5,891	22.06	15	266	17.73	62	$227	$3.66
Brentwood.....,	253	18,035	71.28	38	2,000	52.63	357	8,532	23.90	78	1,225	15.71	88	251	2.85
Candia..........	305	14,495	47.52	41	1,692	41.27	390	8,098	20.76	62	750	12.10	30	89	2.97
Chester.........	244	16,068	65.85	24	1,010	42.08	344	7,612	22.13	78	1,634	20.95	116	206	1.77
Danville........	137	9,112	66.51	14	666	47.57	116	2,894	24.95	7	116	16.57	11	38	3.45
Deerfield.......	426	21,530	50.54	168	7,430	44.23	650	13,158	20.24	211	3,402	16.12	347	932	2.69
Derry...........	579	28,389	49.03	29	1,044	36.00	794	15,578	19.62	73	937	12.84	36	98	2.72
East Kingston..	149	8,818	59.18	30	1,320	44.00	194	4,372	22.54	21	284	13.53	54	202	3.75
Epping.........	351	21,335	60.78	51	2,310	45.29	463	9,366	20.23	63	1,000	15.87	222	596	2.68
Exeter..........	518	41,900	80.89	40	1,980	49.50	343	7,375	21.50	32	585	13.53	52	230	4.42
Fremont........	142	9,645	67.92	32	1,395	43.59	152	3,550	23.36	24	357	14.88	56	167	2.98
Greenland......	237	13,570	57.26	31	1,460	47.10	559	13,345	23.87	53	830	15.66	139	402	2.89
Hampstead.....	239	14,540	60.84	10	455	45.50	227	5,110	22.51	36	578	16.06	4	12	3.00

Hampton.......	263	14,715	55.95	16	695	43.44	432	7,710	17.85	45	584	12.98	67	260	3.88
Hampton Falls.	178	13,940	78.31	20	970	48.50	416	9,881	23.75	47	793	16.87	132	397	3.01
Kensington.....	189	9,828	52.00	40	1,730	43.25	480	10,286	21.43	85	1,100	12.94	208	716	3.44
Kingston.......	252	14,075	55.83	18	705	39.17	227	4,080	17.97	13	197	15.15	40	112	2.80
Londonderry...	427	24,239	56.77	10	435	43.50	750	17,499	23.33	76	1,162	15.29	69	213	3.09
Newcastle......	68	5,234	76.97	......	....	......	34	680	20.00	......	....	......	......	....	......
Newington.... .	146	8,965	61.40	5	185	37.00	576	13,190	22.90	26	345	13.27	30	90	3.00
Newmarket	285	17,296	60.69	47	2,348	49.96	378	8,712	23.05	70	961	13.73	69	264	3.83
Newton	226	12,125	53.65	8	315	39.37	156	3,923	25.15	25	430	17.20	......	....	......
North Hampton	250	15,225	60.90	10	410	41.00	678	14,415	21.26	93	1,223	13.15	239	913	3.82
Northwood.....	431	22,140	51.37	66	2,745	41.59	344	7,360	21.40	73	1,053	14.42	113	357	3.16
Nottingham....	278	11,610	41.76	79	3,595	45.51	390	8,352	21.42	82	1,020	12.44	230	676	2.94
Plaistow........	183	11,660	63.72	4	180	45.00	204	4,446	21.79	18	212	11.78	......	....	......
Portsmouth....	1,021	96,144	94.17	50	2,955	59.10	712	21,380	30.03	86	1,530	17.79	46	160	3.48
Raymond	284	18,037	63.51	44	1,910	43.41	283	6,038	21.34	55	927	16.85	286	763	2.67
Rye............	363	22,959	63.25	18	710	39.44	583	13,609	23.34	49	763	15.57	49	163	3.33
Salem..........	362	24,722	68.29	10	450	45.00	600	13,456	22.43	42	664	15.81	55	170	3.09
Sandown.......	105	5,010	47.71	43	1,770	41.16	142	2,779	19.57	24	353	15.57	32	82	2.56
Seabrook.......	167	6,258	37.48	8	310	38.75	144	2,718	18.87	20	243	12.15	1	3	3.00
South Hampton	120	5,810	48.42	22	970	44.09	177	3,573	20.19	36	560	15.56	16	74	4.63
So. Newmarket.	119	8,674	72.89	16	750	46.88	151	3,242	21.47	15	228	15.20	79	316	4.00
Stratham.......	307	23,855	77.70	34	1,915	56.32	510	12,110	23.75	79	1,083	13.71	132	329	2.49
Windham	222	14,530	65.45	14	505	36.07	437	9,738	22.28	56	906	16.18	18	68	3.78
Totals......	10,252	$643,663	$62.78	1,132	$51,005	$45.06	14,129	$315,078	$22.30	1,896	$28,716	$15.15	3,128	$9,576	$3.06

TABLE No. 3.—*Continued.*

STRAFFORD COUNTY.

TOWNS.	HORSES.		Average per head.	OXEN.		Average per head.	COWS.		Average per head.	OTHER CATTLE.		Average per head.	SHEEP.		Average per head.
	No.	Value.		No.	Value.		No.	Value.		No.	Value.		No.	Value.	
Barrington.....	422	$20,439	$48.43	95	$4,044	$42.57	586	$12,468	$21.28	219	$3,472	$15.85	251	$650	$2.59
Dover..........	974	82,873	85.09	50	2,546	50.92	814	19,826	24.36	101	1,354	13.41	125	488	3.90
Durham.........	238	16,186	68.01	63	2,850	45.24	376	8,716	23.18	54	838	15.52	186	744	4.00
Farmington	487	35,590	73.08	87	4,095	47.07	559	13,035	23.32	193	3,970	20.57	229	667	2.91
Lee............	241	16,260	67.47	54	2,742	50.78	413	10,592	25.65	101	1,800	17.82	323	1,094	3.39
Madbury........	130	10,330	79.46	32	1,690	52.81	290	7,102	24.49	62	798	12.87	120	360	3.00
Middleton......	87	3,660	42.07	37	1,485	40.14	87	1,624	18.67	62	1,107	17.85	192	544	2.83
Milton.	300	17,195	57.32	52	2,340	45.00	345	6,900	20.00	113	1,678	14.85	231	630	2.73
New Durham...	188	10,425	55.45	44	1,740	39.55	245	5,295	21.61	92	1,335	14.51	137	345	2.52
Rochester......	1,131	77,282	68.33	86	3,536	41.12	948	20,836	21.98	214	3,012	14.07	269	856	3.14
Rollinsford....	196	16,180	82.55	6	450	75.00	334	8,860	26.53	32	550	17.19	72	216	3.00
Somersworth...	375	26,104	69.61	10	420	42.00	210	4,515	21.50	......	....	......	32	96	3.00
Strafford.	399	18,040	45.21	100	4,394	43.94	628	11,649	18.55	303	5,134	16.94	617	1,428	2.31
Totals......	5,168	$350,564	$67.83	716	$32,332	$45.16	5,835	$131,418	$22.52	1,546	$25,048	$16.20	2,784	$8,118	$2.92

BELKNAP COUNTY.

Alton..........	448	$26,865	$59.97	104	$4,811	$46 26	536	$11,068	$20.65	190	$3,015	$15.87	380	$1,082	$2.85
Barnstead......	432	28,915	66.93	69	3,155	45.72	575	13,013	22.63	392	6,492	15.56	308	978	3.18
Belmont.......	372	19,525	52.49	74	2,566	34.68	476	9,772	20.53	190	2,195	11.55	258	617	2.39
Center Harbor..	188	11,076	58.91	52	2,126	40.88	223	4,328	19.41	116	2,066	17.81	154	562	3.65
Gilford.........	207	10,538	50.91	117	5,104	43.62	400	8,758	21.89	330	4,678	14.18	816	1,969	2.41
Gilmanton......	393	21,906	55.74	205	8,556	41.74	485	9,724	20.05	499	7,308	14.65	973	2,480	2.55
Laconia........	815	57,426	70.46	44	2,364	53.73	409	7,420	18.14	62	720	11.61	66	238	3.61
Meredith.......	381	21,791	57.19	157	6,692	42.62	596	10,558	17.71	285	4,493	15.76	391	1,131	2.89
New Hampton.	319	17,908	56.14	100	3,566	35.66	493	9,494	19.26	204	2,737	13.42	485	989	2.04
Sanbornton.....	377	22,964	60.91	142	6,348	44.71	677	14,162	20.92	278	3,964	14.25	1,194	2,840	2.38
Tilton..........	293	19,880	67.85	44	1,710	38.86	314	6,410	20.41	74	1,058	14.30	303	873	2.88
Totals......	4,225	$258,794	$61.25	1,108	$46,998	$42.42	5,184	$104,707	$20.19	2,620	$38,726	$14.78	5,328	$13,759	$2.58

TABLE No. 3.—*Continued.* CARROLL COUNTY.

TOWNS.	HORSES.		Average per head.	OXEN.		Average per head.	COWS.		Average per head.	OTHER CATTLE.		Average per head.	SHEEP.		Average per head.
	No.	Value.		No.	Value.		No.	Value.		No.	Value.		No.	Value.	
Albany	104	$4,834	$46.48	22	$576	$26.18	75	$1,026	$13.68	19	$204	$10.74	5	$18	$3.60
Bartlett	333	11,428	34.32	7	140	20.00	247	4,036	16.34	34	340	10.00	190	542	2.85
Brookfield	129	6,940	53.80	48	1,748	36.42	185	3,340	18.05	81	932	11.51	212	494	2.33
Chatham	137	5,905	43.10	72	2,245	31.18	173	2,805	16.21	100	1,220	12.20	367	743	2.02
Conway	648	38,966	60.13	93	3,090	33.23	561	10,310	18.38	118	1,418	12.02	204	418	2.05
Eaton	144	6,436	44.69	84	2,992	35.62	174	3,014	17.32	74	1,040	14.05	218	548	2.42
Effingham	259	14,305	55.23	80	2,845	35.56	290	5,049	17.41	122	1,654	13.56	54	160	2.96
Freedom	290	15,325	52.84	130	4,726	36.35	312	4,950	15.87	145	1,695	11.69	534	1,219	2.28
Hart's Location	4	200	50.00	......	....	......	5	100	20.00	......	....	......	......	....	......
Jackson	240	12,696	52.90	50	2,130	42.60	261	4,590	17.59	64	812	12.69	489	1,038	2.12
Madison	192	9,150	47.66	37	1,316	35.57	167	2,500	14.97	75	994	13.25	220	534	2.43
Moultonboro'	257	15,606	60.72	134	5,371	40.08	346	6,563	18.97	280	3,944	14.09	369	960	2.60
Ossipee	465	23,239	49.98	142	5,816	40.96	479	8,360	17.45	209	2,966	14.19	304	765	2.52
Sandwich	448	25,372	56.63	219	9,712	44.35	536	11,750	21.92	369	5,700	15.45	745	2,170	2.91
Tamworth	356	20,023	56.24	102	4,452	43.65	356	7,550	21.21	139	1,948	14.01	313	830	2.65
Tuftonborough	214	10,262	47.95	121	4,154	34.33	396	7,046	17.79	185	2,882	15.58	150	482	3.21
Wakefield	300	16,988	56.63	164	6,860	41.83	416	7,756	18.64	182	2,548	14.00	240	562	2.34
Wolfeborough	566	33,212	58.68	117	4,456	38.09	649	12,071	18.60	292	5,110	17.50	311	832	2.68
Totals	5,086	$270,887	$53.26	1,622	$62,629	$38.61	5,528	$102,816	$18.60	2,488	$35,407	$14.23	4,391	$12,315	$2.52

MERRIMACK COUNTY.

Allenstown.. ..	132	$9,740	$73.79	21	$923	$43.95	115	$2,667	$23.19	25	$354	$14.16	95	$307	$3.23
Andover	372	21,861	58.77	100	4,014	40.14	448	10,674	23.83	166	2,436	14.67	714	1,216	1.70
Boscawen	261	14,640	56.09	31	1,600	51.61	354	7,784	21.99	41	498	12.15	404	767	1.87
Bow	176	10,642	60.47	58	2,170	37.41	497	9,830	19.78	90	1,020	11.33	52	108	2.08
Bradford.......	294	17,518	59.59	83	3,728	44.92	605	14,538	24.03	268	3,962	14.78	844	1,965	2.33
Canterbury.....	323	20,373	63.07	110	5,536	50.33	580	12,089	20.84	310	5,004	16.14	675	2,133	3.16
Chichester......	249	16,335	65.60	73	3,840	52.60	467	12,380	26.51	159	3,042	19.13	194	529	2.73
Concord	1,722	121,325	70.46	97	4,920	50.72	1,307	26,543	20.31	171	1,233	7.21	348	829	2.38
Danbury	216	10,120	46.85	127	5,032	39.62	466	9,284	19.92	150	1,940	12.93	680	1,358	2.00
Dunbarton	206	10,910	52.96	70	3,448	49.26	608	11,688	19.22	153	2,002	13.08	184	381	2.07
Epsom	277	17,373	62.72	85	4,979	58.58	551	13,311	24.16	132	2,550	19.32	417	1,219	2.92
Franklin	729	47,500	65.16	50	1,950	39.00	543	10,937	20.14	74	828	11.19	286	436	1.52
Henniker.......	380	24,185	63.64	134	5,792	43.22	774	16,192	20.92	418	5,637	13.49	425	907	2.13
Hill............	180	9,760	54.22	29	1,100	37.93	219	5,106	23.32	74	1,004	13.57	429	718	1.67
Hooksett.......	319	24,060	75.42	20	955	47.75	351	8,731	24.87	61	1,308	21.44	39	171	4.38
Hopkinton	473	33,181	70.15	72	3,370	46.81	1,104	23,774	21.53	260	3,714	14.28	417	799	1.92
Loudon	431	21,270	49.35	169	8,225	48.07	733	14,880	20.30	390	5,196	13.32	709	1,655	2.33
Newbury	165	9,502	57.59	60	2,820	47.00	339	7,547	22.26	105	1.646	15.68	389	965	2.48
New London...	325	21,160	65.11	97	4,177	43.06	407	9,618	23.63	155	2,324	14.99	610	1,077	1.77
Northfield......	301	16,565	55.03	46	1,975	42.93	320	5,671	17.72	137	1,487	18.54	229	486	2.12
Pembroke	378	23,180	61.32	27	1,240	45.93	470	11,016	23.44	140	2,098	14.99	214	642	3.00
Pittsfield	510	36,510	71.98	77	3,220	41.82	604	14,720	24.37	109	1,605	14.72	278	1,005	3.62
Salisbury.......	240	12,708	52.95	89	4,076	45.80	369	7,343	19.90	134	1,990	14.85	1,421	2,568	1.81
Sutton..........	283	12,397	43.81	142	5,487	38.64	478	9,748	20.40	489	4,997	10.22	946	2,028	2.14
Warner	474	28,509	60.15	119	5,287	44.43	837	18,454	22.05	162	2,369	14.62	765	1,717	2.24
Webster........	266	18,745	70.47	63	2,630	41.74	366	7,694	21.02	128	1,919	14.99	854	1,494	1.75
Wilmot	247	12,669	51.29	88	3,568	40.55	425	9,385	22.08	140	2,108	15.06	1,175	2,535	2.16
Totals......	9,929	$622,738	$62.72	2,137	$96,062	$44.95	14,337	$311,604	$21.73	4,641	$64,271	$13.85	13,793	$30,015	$2.17

TABLE No. 3.—*Continued.*

HILLSBOROUGH COUNTY.

TOWNS.	HORSES.		Average per head.	OXEN.		Average per head.	COWS.		Average per head.	OTHER CATTLE.		Average per head.	SHEEP.		Average per head.
	No.	Value.		No.	Value.		No.	Value.		No.	Value.		No.	Value.	
Amherst	325	$20,409	$62.80	16	$740	$46.25	920	$22,650	$24.62	97	$1,574	$16.23	7	$18	$2.57
Antrim	372	20,363	54.74	55	2,405	43.73	626	15,774	25.20	148	2,230	15.07	374	1,102	2.95
Bedford	464	25,446	54.84	25	1,120	44.80	948	23,370	24.65	100	1,641	16.41	18	33	1.83
Bennington	126	7,600	60.32	10	385	38.50	171	3,600	21.05	20	258	12.90	65	130	2.00
Brookline	184	9,380	50.98	6	235	39.17	141	2,953	20.94	10	138	13.80	10	30	3.00
Deering	173	7,623	44.06	81	3,812	47.06	413	7,837	18.97	216	3,209	14.86	288	728	2.53
Francestown	236	15,034	63.70	57	2,856	50.11	565	13,112	23.21	70	1,069	15.27	229	608	2.66
Goffstown	530	37,137	70.07	68	3,312	48.71	950	22,970	24.18	125	1,904	15.23	166	538	3.24
Greenfield	186	11,590	62.31	39	1,910	48.97	469	10,970	23.39	85	1,073	12.62	189	490	2.59
Greenville	135	11,254	83.36	6	240	40.00	189	4,636	24.53	20	307	15.35	3	10	3.33
Hancock	214	12,515	58.48	47	1,965	41.81	403	8,962	22.24	275	3,987	14.50	177	511	2.89
Hillsborough	576	33,744	58.58	127	5,704	44.91	947	18,788	19.84	256	3,254	12.71	432	1,074	2.49
Hollis	363	21,600	59.50	12	525	43.75	889	20,335	22.87	104	1,360	13.08	29	120	4.14
Hudson	335	19,408	57.93	6	230	38.34	607	13,198	21.74	64	1,011	14.23	41	116	2.83
Litchfield	144	6,745	46.84	7	320	45.71	220	5,212	23.69	35	545	15.57	19	38	2.00
Lyndeborough	184	10,604	57.63	34	1,544	45.41	665	15,152	22.78	73	1,118	15.32	100	310	3.10
Manchester	2,608	200,376	76.83	4	150	37.50	411	9,044	22.00	37	424	11.46	40	80	2.00

Mason..........	166	10,545	63.52	11	500	45.45	301	7,005	23.17	38	708	18.63	12	35	2.92
Merrimack.....	240	17,805	74.19	22	1,125	51.14	504	10,953	21.73	84	1,355	16.13	43	172	4.00
Milford.........	564	39,765	70.50	8	345	43.12	718	19,288	26.86	64	834	13.03	40	162	4.05
Mont Vernon...	171	10,060	58.83	6	220	36.67	385	8,284	21.52	52	576	11.08	3	10	3.33
Nashua..........	1,322	95,670	72.37	9	266	29.56	579	10,818	18.68	32	304	9.50	26	140	5.38
New Boston....	355	26,185	73.76	72	3,900	54.17	862	20,033	23.24	197	3,276	16.63	292	564	1.93
New Ipswich...	216	12,730	58.94	18	74	41.11	368	8,824	23.98	60	904	15.07	34	118	3.47
Pelham	318	18,070	56.82	4	135	33.75	940	21,779	23.17	82	1,145	13.96	......	....	.....
Peterborough ..	480	33,530	69.85	48	2,405	50.10	573	13,956	24.36	210	3,896	18.55	98	255	2.60
Sharon..........	59	3,380	57.29	6	285	47.50	69	1,458	21.13	21	274	13.05	38	141	3.71
Temple	142	8,180	57.61	23	920	40.00	464	9,132	19.68	88	1,082	12.30	39	193	4.95
Weare..........	447	28,015	62.67	157	8,493	54.10	1,015	23,346	23.00	237	3,673	15.50	855	1,636	1.91
Wilton..........	376	24,618	65.47	22	1,190	54.09	658	15,299	23.25	102	1,548	15.18	234	661	2.82
Windsor........	16	600	37.50	42	806	19.19	25	259	10.36	4	40	10.00	30	102	3.40
Totals........	12,027	$799,981	$66.51	1,048	$48,117	$45.91	17,195	$388,997	$22.62	3,006	$44,717	$14.87	3,931	$10,125	$2.57

TABLE No. 3.—*Continued.*

CHESHIRE COUNTY.

TOWNS.	HORSES.		Average per head.	OXEN.		Average per head.	COWS.		Average per head.	OTHER CATTLE.		Average per head.	SHEEP.		Average per head.
	No.	Value.		No.	Value.		No.	Value.		No.	Value.		No.	Value.	
Alstead	383	$24,730	$64.57	58	$3,100	$53.45	475	$12,273	$25.84	137	$2,418	$17.65	1,591	$2,953	$1.86
Chesterfield	386	25,311	65.57	73	4,063	55.66	570	15,326	26.89	302	5,690	18.84	429	1,148	2.68
Dublin	208	15,375	73.92	34	1,875	55.15	268	6,735	25.13	86	1,206	14.02	93	194	2.09
Fitzwilliam	262	16,840	64.27	30	1,570	52.33	303	7,835	25.53	78	1,280	16.41	64	214	3.34
Gilsum	182	11,549	63.46	32	1,693	52.91	226	6,282	27.80	79	1,388	17.57	295	625	2.12
Harrisville	154	11,195	72.69	38	2,010	52.89	230	4,843	21.06	77	1,110	14.42	317	922	2.91
Hinsdale	335	18,000	53.73	23	835	36.30	456	10,585	23.21	112	1,570	14.02	......	....	....
Jaffrey	377	23,992	63.64	53	2,476	46.74	532	12,732	23.93	129	1,746	13.53	182	692	3.80
Keene	1,112	92,604	83.28	14	760	54.29	956	23,344	24.42	156	2,463	15.79	682	1,680	2.46
Marlborough	308	23,184	75.27	34	1,548	45.53	338	9,514	28.15	54	838	15.52	103	374	3.63
Marlow	218	14,272	65.47	72	3,814	52.97	292	7,564	25.90	116	2,110	18.19	1,658	3,202	1.93
Nelson	102	5,333	52.29	28	1,495	53.39	151	3,333	22.07	51	761	14.92	408	1,022	2.50
Richmond	171	9,070	53.04	10	510	51.00	204	5,547	27.19	47	863	18.36	150	421	2.81
Rindge	273	17,335	63.50	36	1,765	49.03	345	7,510	21.77	54	928	17.19	68	214	3.15
Roxbury	53	2,134	40.26	10	660	66.00	69	1,452	21.04	12	176	14.67	201	575	2.86
Stoddard	105	4,992	47.54	62	2,198	35.45	152	3,128	20.58	43	614	14.28	486	1,318	2.71
Sullivan	126	8,589	68.17	23	1,371	59.61	237	6,210	26.20	59	986	16.71	514	1,257	2.45

Surry	159	9,047	56.90	24	1,135	47.29	233	5,487	23.55	65	1,029	15.83	355	712	2.01
Swanzey	406	24,635	60.68	32	1,325	41.41	496	10,443	21.05	148	2,112	14.27	562	1,276	2.27
Troy	206	11,534	55.99	25	1,055	42.20	234	6,143	26.25	27	380	14.07	1	5	5.00
Walpole	675	50,134	74.27	93	3,898	41.91	1,055	30,547	28.95	252	5,414	21.48	4,889	8,274	1.69
Westmoreland	382	26,447	69.23	50	2,478	49.56	924	29,729	32.17	331	7,224	21.82	804	1,656	2.06
Winchester	555	33,910	61.10	47	2,875	61.17	868	21,689	24.99	104	1,621	15.59	285	869	3.05
Totals	7,131	$480,212	$67.34	901	$44,509	$49.40	9,614	$248,251	$25.82	2,519	$43,927	$17.44	14,137	$29,603	$2.09

SULLIVAN COUNTY.

Acworth	358	$22,783	$63.64	71	$3,301	$46.49	358	$8,099	$22.62	225	$4,299	$19.11	2,038	$2,990	$1.47
Charlestown	471	33,730	71.61	48	2,630	54.79	648	16,081	24.82	154	3,215	20.88	3,529	8,670	2.46
Claremont	946	71,229	75.28	80	3,566	44.58	1,165	25,383	21.79	329	4,866	14.79	2,044	3,467	1.70
Cornish	373	20,804	55.77	94	4,914	52.28	802	17,946	22.38	316	5,592	17.70	1,134	1,350	1.19
Croydon	194	10,195	52.55	75	2,895	38.60	315	7,025	22.30	138	4,680	33.91	992	2,427	2.45
Goshen	176	9,640	54.78	38	1,738	45.74	291	6,252	28.36	104	1,601	15.39	356	774	2.17
Grantham	154	8,072	52.42	56	2,330	41.61	236	4,985	21.12	84	1,141	13.58	332	656	1.98
Langdon	181	12,126	66.99	32	1,842	57.56	307	8,348	27.19	114	2,404	21.88	943	2,038	2.16
Lempster	265	12,109	45.69	67	3,041	45.39	324	6,512	20.10	114	1,570	13.77	443	618	1.40
Newport	743	47,734	64.24	85	3,320	39.06	848	17,970	21.19	230	3,178	13.82	1,239	2,164	1.75
Plainfield	468	21,670	46.30	116	5,782	49.84	871	21,240	24.39	371	5,980	16.12	2,774	3,878	1.40
Springfield	210	10,675	50.83	92	3,621	39.35	208	4,422	21.26	162	2,423	14.96	948	1,723	1.82
Sunapee	231	12,312	53.30	82	3,840	46.83	307	6,886	22.43	86	1,180	13.72	315	504	1.60
Unity	277	14,560	52.56	97	4,690	48.35	402	8,763	21.80	181	2,976	16.44	1,413	2,497	1.77
Washington	184	11,782	64.03	52	2,600	50.00	314	7,076	22.54	89	1,262	14.18	597	1,652	2.77
Totals	5,231	$319,421	$61.06	1,085	$50,110	$46.18	7,396	$166,988	$22.58	2,697	$46,367	$17.19	19,097	$35,408	$1.85

TABLE No. 3.—*Continued.*

GRAFTON COUNTY.

TOWNS.	HORSES.		Average per head.	OXEN.		Average per head.	COWS.		Average per head.	OTHER CATTLE.		Average per head.	SHEEP.		Average per head.
	No.	Value.		No.	Value.		No.	Value.		No.	Value.		No.	Value.	
Alexandria.....	234	$13,810	$59.02	127	$5,470	$42.76	354	$7,856	$22.19	201	$3,112	$15.48	766	$1,938	$2.53
Ashland........	252	20,880	82.86	18	720	40.00	204	4,638	22.74	35	504	14.40	167	442	2.65
Bath...........	553	23,916	43.25	68	2,766	40.68	1,221	21,980	18.00	346	4,906	14.18	1,942	3,624	1.87
Benton.........	100	4,885	48.85	25	920	36.80	213	4,060	19.06	37	437	11.73	23	44	1.91
Bethlehem.	529	29,851	55.38	46	2,980	64.78	596	13,488	22.63	166	2,380	14.34	577	1,786	3.10
Bridgewater....	135	6,182	45.79	75	3,094	41.25	142	3,570	25.14	92	1,404	15.26	555	1,073	1.93
Bristol.	331	21,752	65.72	70	2,906	41.51	372	8,028	21.58	97	1,320	13.61	124	282	2.27
Campton.	410	21,882	53.37	128	5,052	39.47	432	10,276	23.79	229	3,650	15.94	937	2,208	2.36
Canaan.........	439	20,520	46.74	94	3,763	40.03	717	16,034	22.36	145	1,962	13.53	1,544	2,723	1.76
Dorchester.	139	5,848	42.07	91	2,882	31.67	161	2,970	18.45	67	770	11.49	501	790	1.58
Easton.	184	8,705	47.31	37	1,563	42.24	94	1,910	20.32	66	962	14.58	157	273	1.74
Ellsworth..	33	1,300	39.39	36	1,138	31.61	46	862	18.74	29	293	10.10	191	416	2.18
Enfield........	436	25,540	58.35	120	5,345	44.54	610	14,090	23.10	143	2,430	16.99	1,198	1,960	1.64
Franconia., ...	250	12,898	51.59	25	1,163	46.52	224	5,612	25.05	45	574	12.76	196	431	2.20
Grafton........	246	13,106	53.28	126	4,859	38.56	413	8,714	21.10	125	1,734	13.87	1,549	2,757	1.78
Groton.........	153	7,052	46.09	50	1,828	36.56	176	3,132	17.80	98	1,380	14.08	405	918	2.27
Hanover...	470	36,900	78.51	72	3,326	46.19	874	22,458	25.70	511	8,718	17.06	992	1,794	1.81
Haverhill.......	782	42,376	54.19	42	1,672	39.81	1,890	35,138	18.61	571	7,208	12.62	475	1,040	2.19

Hebron........	85	3,704	43.58	55	2,192	39.85	144	3,094	21.49	90	1,282	14.24	487	968	1.99
Holderness.....	228	12,590	55.22	94	3,954	42.06	346	7,190	20.78	105	1,636	15.58	413	1,028	2.49
Landaff	252	12,788	50.75	72	3,182	44.19	349	7,138	20.45	180	2,630	14.61	806	1,528	1.90
Lebanon	742	55,824	75.23	50	2,372	47.44	1,212	28,574	23.58	164	2,514	15.33	2,016	3,164	1.57
Lincoln	180	10,410	57.83	22	825	37.50	23	405	17.61	1	10	10.00	......	....	......
Lisbon.	852	46,244	54.28	24	920	38.33	1,162	27,865	23.98	234	3,575	15.28	1,562	4,607	2.95
Littleton.......	875	53,670	61.34	77	3,322	43.14	1,232	24,505	19.89	247	3,441	13.12	1,469	4,289	2.92
Livermore*.....	......	....	......	.....	....	......	......	....	......	......	....	......	......	....	......
Lyman.........	264	12,027	45.56	12	536	44.67	594	13,471	22.68	239	4,075	17.05	567	1,679	2.96
Lyme...........	434	23,985	55.26	106	5,660	53.40	1,173	29,211	24.90	304	4,496	14.79	1,514	3,055	2.02
Monroe.........	242	12,194	50.39	12	564	47.00	465	10,334	22.22	212	3,330	15.71	612	1,590	2.60
Orange.........	89	3,630	40.79	30	1,120	37.33	203	4,360	21.48	24	399	16.63	340	693	2.04
Orford..........	285	21,162	74.25	68	3,888	57.18	957	21,746	22.72	297	4,407	14.84	855	1,644	1.92
Piermont.......	376	23,318	62.02	60	3,056	50.93	955	22,176	23.22	202	1,416	7.01	576	1,230	2.14
Plymouth.......	410	25,161	61.37	60	2,590	43.17	419	10,815	25.81	113	1,772	15.68	563	1,292	2.29
Rumney........	347	16,758	48.29	84	3,184	37.90	437	9,087	20.79	119	1,494	12.55	369	867	2.35
Thornton.......	224	12,139	54.19	79	2,772	35.09	293	5,253	17.93	126	1,504	11.94	529	948	1.79
Warren.........	293	14,700	50.17	59	2,456	41.63	359	7,146	19.91	74	1,050	14.19	556	896	1.61
Waterville......	30	2,152	71.73	12	376	31.33	5	66	13.20	3	30	10.00	......	....	......
Wentworth.....	254	11,466	45.14	67	2,600	38.80	439	9,172	20.89	84	1,012	12.05	387	816	2.11
Woodstock.	160	7,526	47.04	24	826	34.42	97	1,936	19.99	36	428	11.89	76	214	2.82
Totals......	12,308	$698,851	$56.78	2,317	$97,842	$42.23	19,603	$428,360	$21.85	5,857	$84,245	$14.38	25,996	$55,007	$2.12

*No inventory returned.

TABLE No. 3.—*Continued.*

COÖS COUNTY.

TOWNS.	HORSES.		Average per head.	OXEN.		Average per head.	COWS.		Average per head.	OTHER CATTLE.		Average per head.	SHEEP.		Average per head.
	No.	Value.		No.	Value.		No.	Value.		No.	Value.		No.	Value.	
Berlin..........	456	$28,554	$62.62	2	$60	$30.00	218	$4,558	$20.91	19	$212	$11.16	99	$288	$2.91
Carroll..........	243	12,220	50.29	......	....	......	222	3,552	16.00	36	406	11.28	141	382	2.71
Clarksville.....	192	7,387	37.95	32	1,000	31.25	261	5,136	19.68	82	1,006	12.27	1,060	2,691	2.54
Colebrook.......	949	40,818	43.01	58	2,270	39.14	921	18,709	20.31	443	7,140	16.12	2,581	7,102	2.75
Columbia.......	397	14,975	37.72	23	840	36.52	506	8,729	17.25	250	3,021	12.08	824	2,303	2.79
Dalton..........	213	9,991	46.91	42	1,685	40.12	463	9,435	20.38	136	1,812	13.32	784	2,093	2.67
Dummer.........	182	7,176	39.43	8	310	38.75	224	4,273	19.08	83	1,090	13.13	419	1,106	2.64
Errol...........	119	5,185	43.57	8	350	43.75	87	1,586	18.23	47	567	12.06	265	507	1.91
Gorham.........	341	18,257	53.25	......	....	......	146	2,896	19.84	23	283	12.30	39	122	3.13
Jefferson.......	483	22,140	45.84	32	1,128	35.25	600	10,986	18.31	192	2,546	13.26	614	1,656	2.70
Lancaster.......	942	51,535	54.71	58	2,474	42.66	1,221	22,678	18.57	342	4,583	13.40	1,032	3,047	2.95
Milan	518	20,393	39.36	82	2,520	30.73	367	6,162	16.79	146	1,498	10.26	601	1,485	2.47
Northumberl'd.	494	24,047	48.68	18	750	41.67	477	9,130	19.14	174	2,234	12.84	692	1,675	2.42
Pittsburg.......	360	14,116	39.21	26	813	31.27	396	6,628	16.74	196	2,316	11.82	1,425	3,239	2.27
Randolph	56	2,604	46.50	4	170	42.50	53	894	16.87	23	252	10.96	133	364	2.74
Shelburne.......	148	7,720	52.16	2	80	40.00	111	2,212	19.93	22	242	11.00	149	384	2.58
Stark...........	239	12,737	53.29	21	844	40.19	233	4,274	18.34	79	1,032	13.06	422	1,065	2.52

Stewartstown...	401	21,479	53.56	66	2,483	37.62	595	13,492	22.68	339	6,096	17.98	1,664	5,074	3.04
Stratford.......	505	23,040	45.62	22	740	33.64	319	5,965	18.70	121	1,618	13.37	749	1,975	2.64
Wentworth's L..	17	595	35.00	......	....	......	13	270	20.77	6	75	10.83	21	69	3.29
Whitefield......	564	36,924	65.47	91	3,726	40.95	620	12,615	20.35	203	3,390	16.70	319	834	2.61
Totals........	7,819	$381,893	$48.84	595	$22,243	$37.38	8,053	$154,180	$19.15	2,962	$41,419	$13.98	14,033	$37,461	$2.67

TABLE No. 3.—*Continued.*

SUMMARY.

COUNTIES.	HORSES.			OXEN.			COWS.			OTHER CATTLE.			SHEEP.		
	No.	Value.	Av'ge.	No.	Value.	Av'ge.	No.	Value.	Av'ge.	No.	Value.	Av'ge.	No.	Value.	Av'g.
Rockingham..	10,252	$643,663	$62.78	1,132	$51,005	$45.06	14,129	$315,078	$22.30	1,896	$27,716	$15.15	3,128	$9,576	$3.06
Strafford	5,168	350,564	67.83	716	32,332	45.16	5,835	131,418	22.52	1,546	25,048	16.20	2,784	8,118	2.92
Belknap.......	4,225	258,794	61.25	1,108	46,998	42.42	5,184	104,707	20.19	2,620	38,726	14.78	5,328	13,759	2.58
Carroll	5,086	270,887	53.26	1,622	62,629	38.61	5,528	102,816	18.60	2,488	35,407	14.23	4,391	12,315	2.52
Merrimack....	9,929	622,738	62.72	2,137	96,062	44.95	14,337	311,604	21.73	4,641	64,271	13.85	13,793	30,015	2.17
Hillsborough..	12,027	799,981	66.51	1,048	48,117	45.91	17,195	388,997	22.62	3,006	44,717	14.87	3,931	10,125	2.57
Cheshire	7,131	480,212	67.34	901	44,509	49.40	9,614	248,251	25.82	2,519	43,927	17.44	14,137	29,603	2.09
Sullivan	5,231	319,421	61.06	1,085	50,110	46.18	7,396	166,988	22.58	2,697	46,367	17.19	19,097	35,408	1.85
Grafton	12,308	698,851	56.78	2,317	97,842	42.23	19,603	428,360	21.85	5,857	84,245	14.38	25,996	55,007	2.12
Coös...........	7,819	381,893	48.84	595	22,243	37.38	8,053	154,180	19.15	2,962	41,419	13.98	14,033	37,461	2.67
Totals	79,276	$4,827,004	$60.89	12,661	$551,847	$43.59	106,874	$2,352,399	$22.01	30,232	$452,843	$14.97	106,618	$241,387	$2.26
Totals for 1893,	78,299	$5,172,221	$66.06	14,356	$650,546	$45.22	109,639	$2,348,440	$21.42	31,783	$489,919	$15.41	113,795	$344,201	$3.02

Total value of live stock, 1894, $8,425,480; 1893, $9,005,327.

REPORT

OF THE

FISH AND GAME COMMISSIONERS

OF

NEW HAMPSHIRE

TO THE

GOVERNOR AND COUNCIL,

DECEMBER, 1894.

VOLUME I. . . . PART IV.

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FISH AND GAME COMMISSIONERS' REPORT.

To His Excellency the Governor and His Honorable Council:

The Commissioners on Fish and Game herewith submit their annual report for the year ending December 1, 1894.

We commenced this year with nine hatcheries demanding our attention, to wit:—one at Colebrook in Coös county. One at Livermore Falls, one at Ashland, and one at Bristol in Grafton county. One at Meredith and one at Laconia in Belknap county. One at Manchester in Hillsborough county. One at Keene in Cheshire county. One at Sunapee lake in New London in Merrimack county.

During the year we have erected two more hatcheries, for which appropriations were made in 1893, viz.: one at Conway, in Carroll county, and one at New Durham, in Strafford county, which gives us at this time the care and maintenance of a larger number of hatcheries than is maintained by any other state in the union. To properly care for this entire plant has necessarily entailed upon the state the expenditure of much time and labor on the part of the Commission and our employés, and a considerable sum of the state's money. Believing that what is worth doing is worth doing well, we have endeavored to so conduct the business of the Commission that it should be made of the greatest possible benefit to the state, and so that any citizen of the state, sufficiently interested in the work of the Commission to investigate and inform himself as to what is being done by the Commission, might feel satisfied that no money expended in this work is being in any manner wasted. In reviewing the labors of this Commission and the work of our predecessors in the same direction, we have become thoroughly satisfied that the propagation and preservation of food fishes, and the preservation of the game of the state, is of very great importance, and of inestimable value to the state. No man, we care not how enthusiastic a sportsman he may be, can form any idea of the difference in the fishing and shooting in the state of New Hampshire as it existed twenty years ago, and as it exists to-day, unless he was familiar with the condition of things in that direction twenty years ago, and equally familiar with the fish and game resources of New Hampshire as they exist to-day. Twenty years ago the mighty and gigantic moose was only seen in New Hampshire in Barnum's or some other menagerie. Indeed, it was supposed at that time that that magnificent game animal was a creature of the past. We are happy to inform you that during the past summer, two large bull moose were seen at Diamond ponds in Stewartstown, within the hearing of the barking of the house dog, and the cock crow of the farm-yard. Also numbers of the same animals have been seen during the past season at Connecticut lakes in Pittsburgh, and Diamond stream in Dartmouth College grant, and at Wentworth's Location, and in Errol. As far as deer are concerned, their increase in the past twenty years has been marvellous indeed. It is estimated by many sportsmen who are familiar with the vast forests of Coös county, that the deer in that county by far out-number the sheep, and it has become a matter of almost daily occurence to read in the columns of the various newspapers published in our state, accounts of those beautiful animals being seen in every part of the state, from the "Coös above the Coös, to the Strawberry Banks," or, more properly speaking, from the Canadian line to Portsmouth. The caribou is a nomadic animal, and roams the country over from Lapland to the Adirondacks, hence, we cannot expect, with any certainty of our expectations being realized, any particular show of caribou in New Hampshire, or in any other locality, at any *particular* time. Nevertheless, we are satisfied that the enforcement of the law, preventing the slaughter of such animals, by the rapacious and disreputable crust-hunter, has resulted in bringing more of even the restless caribou into our northern forests than were to be seen before any enforcement of the law was attempted. We do not wish to be understood that the caribou can be successfully crust-hunted; but the crust-hunter while in pursuit of moose and deer, is sure to either kill or frighten away every caribou in his immediate vicinity. There is not the slightest doubt that the increase of moose and deer mentioned is directly attributable to the efforts of the Commission, supplemented by the aid of all true sportsmen, in the direction of the enforcement of the law against crust-hunting and jack-shooting such game out of season.

Regarding feathered game, while much has been done by other states and much money spent in introducing foreign game birds, and in many instances with satisfactory results, our Commission has never spent any money in that direction. We have, however, constantly endeavored to protect such game birds as we have in our state, against the ravages of the pot-hunter and illicit sportsmen, to the best of our ability and the fullest extent of the law. We feel deeply impressed, that while much is being done for the propagation of fish and the preservation of our large game, that something substantial ought to be done in the line of introducing and preserving such feathered game as will live and thrive in our climate. It is well known that we have among the citizens of our state many a true sportsman, who, while he cares nothing for the larger game of our forests, is delighted to enchantment by the whirr of the ruffed grouse and the whistle of the gamey woodcock, and he would be equally enthusiastic in the pursuit of the black cock and capercailzie, both of which birds, in our opinion, would thrive in our forests as well as in the forests of Norway and Sweden and the highlands of Scotland.

Let us now return to the subject of the propagation of fish, and review in a brief manner the work of the Commission in New Hampshire in that line, from its inception down to the present time. Take, for instance, Sunapee lake. Previous to the existence of the Commission there were almost no fish, of the better varieties, in the waters of that beautiful lake. To-day as a direct result of the labors of the Commission, it abounds in beautiful brook trout, many specimens of which are taken each season weighing from three to six pounds each, and this magnificent fish abounds in those waters to such an extent that no sportsman possessing a fair degree of skill and a reasonable amount of patience, can cast his line therein without a reasonable reward for his labors. What disciple of Izaak Walton while fishing in Sunapee lake, previous to the organization of the New Hampshire Fish and Game Commission, ever felt the thrill that can only be imparted to the good right arm of the fisherman by striking the royal landlocked salmon, weighing from ten to fifteen pounds. Now that regal fish abounds in those waters to such an extent that hundreds are taken in a single season, and does anybody believe that by the efforts of the present Commission the supply of both the brook trout and salmon is not going to be fully kept up to the utmost demands of the sporting fraternity? If so he ought to have been in company with Commissioner Wentworth the last of October, just passed, upon the closed brooks flowing into Lake Sunapee, and have seen the myriads of trout and salmon, from four to twelve inches long, in schools from fifty to one hundred each, making their way down those brooks into the lake, to their winter quarters. Two years ago we became satisfied that the best interests of the state demanded that the above mentioned brooks, tributaries of Lake Sunapee, should be reserved as feeding grounds for the young trout and landlocked salmon. Investigations made at that time satisfied us that a large proportion of those fish had been taken during the time that these brooks had been allowed to remain open. We therefore deemed it best to close all tributaries of this lake for a term of three years, and did so. The good results of which were fully demonstrated by what Mr. Wentworth saw as above narrated. There also abounds in this lake a most beautiful variety of fish known as the Aureolus, or golden trout. This fish is taken in no other place in the United States for spawning purposes. Thanks to the labors of our predecessors on this Commission, there also abounds in this lake, in no inconsiderable quantities, the small mouthed black bass, a fish which many sportsmen esteem as the gamiest of the gamey. As a food-supply for the above varieties of fish, there are smelt in abundance, and we have this season placed in the tributaries of said lake fresh water shrimp, the result of which experiment we will be able to give you an account of in our next report,

At Winnepesaukee lake (the largest in the state) much has also been done in the propagation of the lake trout originally found in its waters, and many a fisherman will bear witness that the labors of the Commission there have not been in vain. The catches of this variety of fish in these waters, particularly through the ice in winter, and by trolling in early spring, have been such as to fully demonstrate the good results of fish culture at this point. Landlocked salmon have also been placed in this lake, and within the last two years have shown up in a very satisfactory manner. A few white fish were placed in this lake some years ago by the Commission, and it was supposed that they had either been devoured by other fish or perished from some unknown cause, but a year ago two fine specimens weighing about two pounds each, were taken in the nets while fishing for lake trout for breeding purposes, which leads us to hope that at no remote period they may testify for the benefit of the public. So much has also been done for the propagation of black bass in these waters that the many bays of this beautiful lake furnish bass fishing second to none within the scope of our knowledge.

Newfound lake also has not been neglected in the past by the Commission. This lake teems with a beautiful variety of lake or salmon trout, found in no other waters of this state, and since the erection of the hatchery at the outlet of this lake, millions of fry have been hatched and returned to the lake, and there is good and sufficient evidence that our endeavors in this direction have been successful. Millions of spawn have also been taken from the waters of this lake and placed in other hatcheries in the state, the fry from which have been distributed in substantially all the deep waters of the state suitable to receive them. Our particular pride, however, as regards these waters, is in the results that have attended the propagation of landlocked salmon. Notwithstanding the fact that the much needed screen at the outlet of the lake has never been supplied as it should have been, and which neglect in our judgment has cost the state the loss of many thousands of fine salmon, yet there is probably no body of water in New England, and *certainly* none in *this state*, where this noble fish abounds in greater quantities or in grander proportions than here.

Perhaps the most striking example of what is possible to be done by fish culture has been demonstrated by the results that have attended the work of the Commission at the Diamond ponds at Stewartstown. These ponds were originally filled with the finest variety of speckled trout, and no other fish of any description were to be found therein. For more than half a century the supply of trout in these ponds seemed to be inexhaustible, but about twenty years ago a set of men in the vicinity of these ponds, calling themselves sportsmen, provided themselves with sweep nets, gill nets, set lines or trawls, and explosives of various kinds, and thus armed and equipped commenced a crusade upon the trout therein. Mark the result. The trout in the smaller of these ponds, known as the Little Diamond, were most effectually cleaned out. The larger pond, or Big Diamond, being many times larger and deeper than the smaller Diamond, it was impossible for these so-called sportsmen to entirely exterminate the trout in this pond. There was, however, at the time the New Hampshire Commission first commenced putting trout fry into these ponds (about ten years ago), a palpable diminution of the quantity of trout in the big pond. How stands the matter today? Hundreds of fishermen coming from nearly every state in the union have visited these ponds this season, and have caught in the aggregate at the very least calculation 5,000 pounds of trout, a fair proportion of which were taken from the smaller pond. Many trout have been taken this season from the latter pond, weighing from one to one and one half pounds each, which were placed as fry in this pond by the New Hampshire Commission within the past ten years.

Another beautiful sheet of water, the second in size in the state, is Squam lake, situated partly in Grafton and partly in Carroll counties, the outlet of which is at Ashland. This was evidently originally well supplied with a fine variety of lake trout and other fish commonly found in our New Hampshire waters. Probably no sheet of water, in this or any other state, was ever more wickedly beset by pot-hunters and *pork barrel* fishermen than this lake has been in the past. Until within a very few years it was common practice among many living in the vicinity of this lake, who were able to provide themselves with a boat and spear, to gather on the spawning beds and spear the fish there collected, indiscriminately. Even after some attempts were made to enforce the laws protecting the fish in these waters, upon the death of a fish and game warden, appointed for that purpose, an inventory of his estate taken in the usual course of settling the same, disclosed an ordinary pork barrel full of Squam lake trout, which were speared by him the fall before he died. Naturally, such utter recklessness and disregard of law and decency, persisted in for a long term of years, could not fail to practically deplete this lake of its fish. Some years ago, however, landlocked salmon were introduced here, and latterly have shown themselves in fair numbers. Since the erection of the hatchery at Ashland several hundred thousand lake trout fry, hatched from Newfound lake spawn, have been placed annually in these waters, so that we may confidently hope, in the not distant future, to see this lake restored to nearly, if not quite, its primitive condition as regards a supply of food fishes and as a resort for the ubiquitous angler.

The most northerly lakes in our state are the Connecticut lakes. Within the last ten years they have become a famous resort for both the hunter and fisherman. The forests around them abounding in large game, and their waters teeming with both lake and speckled trout. Until quite recently it has not been deemed necessary to introduce into these waters any of the fry from our hatcheries, except some land locked salmon, which were planted there by the Commission in the days of the accomplished and genial Col. Sam Webber; and we are happy to state that within the last two years these lordly fish (which we believe will eventually become the most popular fish in the state) have come forward in considerable numbers and borne testimony to the wisdom and foresight of the aforesaid Colonel Webber. The late Colonel Hodge also planted 25,000 salmon in the tributaries of the first Connecticut lake in the spring of 1892. The present commission, in view of the drain which is being made upon these waters by the numerous fishermen resorting thereto, are planting them with lake trout fry, of the Newfound lake variety, in large quantities ; and it is our intention, when we make our next distribution of fry, to place in these waters, in addition to their quota of lake trout, a fair supply of brook trout and land locked salmon, together with a quantity of fresh-water smelt as a food-supply.

Mascoma lake, in the town of Enfield, is another beautiful sheet of water which well deserves and is receiving the attention of the commission. A considerable quantity of Newfound lake fry were planted here last season, and we contemplate putting in a still larger quantity of the same variety, and also a reasonable quantity of land locked salmon fry the coming spring.

We might occupy unlimited space were we to mention, even briefly, all the numerous lakes and ponds within the borders of our state, which well deserve and which will receive our earnest efforts in their behalf, in the line of fish culture. Do not suppose that the Commission has developed the larger waters of the state to the neglect of its numerous rivers and brooks. The natural trout streams of this state, which only a few years ago were entirely or nearly destitute of the gamey brook trout, are now fairly well supplied with this speckled beauty; and if the time ever comes when the Commission can have the hearty co-operation of the citizens of this state, united as they should be in local fish and game leagues, we predict that our trout streams will then be supplied with their natural fish in greater quantities than even in their primeval state.

The first question that is generally asked by the shrewd man of business when solicited to engage in any undertaking is, "Will it pay?" In connection with the previous and present work of the New Hampshire Fish and Game Commission the question may very naturally be asked by the shrewd business man of this state, "*Does* it and *has* it *paid?*" A few days ago there was held in the city of Boston the annual meeting of the Fish and Game Commissioners of the several New England states. At that meeting, Henry O. Stanley, one of the commissioners of the State of Maine, a man who from his vast experience in fish culture and its attending results has no superior in that direction in any state in the union, made this statement, "The State of Maine is annually receiving at least $3,000,000 as compensation for the fish caught and the game killed by sportsmen who resort to her waters and forests." We venture the assertion that the profits accruing to the State of New Hampshire are equally as large in proportion to her area as are the profits accruing from the same source to the State of Maine, and this in addition to the benefits that have accrued to the citizens of our own state in the same direction. Hundreds of thousands of dollars are annually paid out by sportsmen within the borders of New Hampshire that, except for the salutary laws of the state protecting fish and game, and even the somewhat imperfect enforcement of the same which our Commission with the aid of our true sportsmen have been able to effect, and also, but for the results which have been attained by the Commission in the line of fish culture, would surely have been spent elsewhere.

One need but compare the present surroundings of lakes Sunapee, Winnepesaukee, Newfound, Squam, Webster, Ossipee, Dublin, and other lakes and ponds too numerous to mention, within our borders, with the surroundings of the same places twenty years ago, to find a ready answer to the questions, "Has it paid and does it pay?" We confidently assert that no private enterprise has brought to its participators better returns or even as good returns as have attended the expenditure of the state's money in this direction.

Permit us now to give you a somewhat brief resumé of the results attending our labors for the year ending December 1, 1894, beginning with the

COLEBROOK STATION.

The fall of 1893 found us with a good hatchery on hand at that place and nothing else. The best efforts of our predecessors had resulted in laying down in that hatchery 100,000 eggs of the brook trout in the fall of 1892, and when we consider that those eggs were obtained from parent trout taken from ponds in the immediate vicinity which, to use a common expression, had been "fished to death" during the entire fishing season, it is not surprising that 100,000 were all that they were able to obtain. After mature deliberation, your present commission came to the unanimous conclusion that the best interests of the state demanded the establishment of a substantial plant of parent trout at Colebrook. We accordingly hastily constructed some tanks enclosed in a rude building, and saved the best of our catch of parent trout taken in the fall of 1893, amounting to something over 1,200. They wintered well and grew most marvellously. During the past summer we built a much larger building enclosing six more large tanks, and during the summer months added to the number of our parent trout somewhere from 500 to 600. We hatched at that station last spring 225,000 brook trout fry, and the same number of Newfound lake trout fry. The brook trout were distributed in the ponds and streams of Coös and part of Carroll county, as were also the lake trout, as will be shown in our list of distribution. This fall we have laid down at this station more than 450,000 brook trout eggs, and have added to our stock of parent trout a good round 1,200 of the most beautiful fish, weighing from one third of a pound to two pounds each. Our trout are lively and healthy, and are the pride of all observers. Probably no finer plant of trout exists in the country. We wish to state at this point that we feel under very deep obligations to Hon. J. H. Dudley of Colebrook for the very substantial aid he has rendered in establishing this plant, and for the kindly interest he has ever shown in the welfare of the same.

PLYMOUTH STATION.

At this station, which belongs jointly to Massachusetts and New Hampshire, we hatched out about 350,000 brook trout fry (one half the 700,000 eggs laid down the fall before having been sent to Massachusetts in the eyed state). These fry were distributed in various towns throughout the state, as will appear in the list of distribution hereto annexed. This plant consists of a hatchery, a number of tanks and ponds containing parent fish, and a cottage occupied by the superintendent, D. H. McLinn. The cottage has been newly shingled the past season and is now in a thorough state of repair, as is also the hatchery building. The tanks and ponds where the parent fish are confined are not, in the opinion of the Commission, in as good a condition as they should be, but handicapped as we are by our connection with Massachusetts, it is impossible for us to do as we would, were this connection severed. We have kept the number of parent fish good by the addition of young native trout from the surrounding brooks. We have 625,000 brook trout and about 50,000 Loch Leven trout spawn laid down at this station at the present time.

ASHLAND STATION.

At this station were hatched last spring 450,000 lake trout fry of the Newfound lake variety; also 6,000 landlocked salmon fry from eggs taken at Squam lake. The entire product of this hatchery was planted in Squam lake and its tributaries. We have laid down here this fall about 600,000 Newfound lake trout eggs. This hatchery is located below a dam across the Squam river, at a saw-mill, on the outskirts of the village of Ashland. We have heretofore depended for the water supply for this hatchery on this pond in the river. We have, however, a pipe leading into the hatchery from a small brook flowing down from the hills three quarters of a mile or so, before it reaches the point where we tap it with our pipe. Recently, in fact within a few days, the water in Squam lake became so low by reason of there having been no fall rains, that it became necessary for the manufacturers on the river, at a point below this hatchery, to raise the waste gate in the above mentioned dam, thus bringing the water in this pond in the river to so low a level as to entirely cut off our water-supply from that source. Hence, we are now entirely dependent upon the uncertain supply that we are receiving from the before mentioned brook, and we are fearful and exceedingly anxious lest a sudden cold snap should deprive us of all water supply whatever for this hatchery this year. The hatchery is under the supervision of Frank L. Hughes, who is both competent and thoroughly interested in the welfare of this plant and will save this year's product for us if human ingenuity can accomplish it. Probably we will be obliged before another season to move this building a short distance to enable us to procure a safe water-supply.

MEREDITH STATION.

There were hatched at this station last spring 500,000 lake trout fry, partly from eggs taken at Newfound lake and partly from Lake Winnepesaukee. Extra facilities are offered at this place for the keeping of parent brook trout, there being a brook of clear cold water running by the hatchery. We have laid down here this fall about 600,000 lake trout eggs, 400,000 of the Newfound lake variety, and the balance from Lake Winnepesaukee, which are being cared for by J. S. Robinson.

LACONIA STATION.

At this station we hatched last spring about 1,000,000 lake trout fry. The larger portion were hatched from eggs taken from the fish of Winnisquam bay. The balance were of the Newfound lake variety. There was also sent from this station to the Colebrook station about 225,000 eggs in the eyed state. The sportsmen of Laconia and vicinity this fall expressed a desire to fill this hatchery with eggs entirely from Winnisquam bay, and assured us that there was no doubt of their ability to procure at that place the required number of eggs for that purpose. By some mischance, the reason of which has not been fully explained to us, they were unable to procure as many eggs as they expected. Hence we have laid down here this fall but 450,000 lake trout eggs.

O. H. Daniels, who has charge of this station, is now engaged in procuring the eggs of the shad-waiter. This is practically an experiment, and we await the result with interest.

BRISTOL STATION.

We hatched at this station last season about 670,000 lake trout fry and sent from here in the eyed state to other stations about 150,000 of the same variety. The eggs from which the fry were hatched were all taken from Newfound lake trout. We also hatched at this station 70,000 land-locked salmon fry from eggs taken from parent fish of Newfound lake. All of the salmon fry were placed in the tributaries of this lake, and all the lake trout hatched here, with the exception of 10,000, were returned to the lake proper. We have laid down here this fall 700,000 Newfound lake trout eggs and 115,000 land-locked salmon eggs.

The hatching house at this point is wholly inadequate and insufficient. Besides, the location is the worst possible one that could have been selected in this locality. The best interests of the state demand the construction of a hatchery at some convenient and suitable point on this lake (of which there are many) of suitable dimensions, to enable the Commission to lay down and bring forward to the eyed state from three to four millions of eggs. There is probably no place in the world where eggs of this variety can be obtained in such quantities and at so slight an expense as at Newfound lake. We took here this fall in the space of one week, and at an expense of only $262, 3,500,000 lake trout spawn, and, had occasion required, we might have taken many more.

These eggs, with the exception of what we laid down in the hatchery here, were transported to different stations in the state. Although eggs just taken can be moved with a fair degree of success, the process is attended with considerable expense, a great degree of care, and more or less danger of failure. When these eggs have been laid down from 70 to 100 days, according to the temperature of the water, they attain that condition known in fish culture as the eyed state. That is, the eyes of the fish appear in the egg at that time and are plainly visible, and they are called "eyed eggs." At this stage in the process of the hatching of the eggs they are *very* hardy, and eyed eggs can be safely packed and shipped to any distance without the least danger of loss. A great saving of expense would result from keeping the eggs in large quantities in one hatchery until they reach this stage. To care for a hatchery while eggs are laid down requires the constant attendance of a competent person at a considerable cost, while the cost of caring for a hatchery with several millions of eggs in it would not be materially greater than as though there were a few hundred thousands, thus saving the employment of several persons for the space of at *least* three months.

The plant here is in as prosperous a condition as could be expected, location and other circumstances being fairly considered. We are pleased to note the rapid increase of the land-locked salmon in these waters, and we feel assured that could this lake be properly screened at its outlet, not many years would elapse before that noble fish would abound in these waters to such an extent as to gratify all sportsmen seeking its capture.

MANCHESTER STATION.

The product of this station last spring consisted of 450,000 Newfound lake trout fry and 100,000 brook trout fry. Thirty-five thousand of the latter were given to local sportsmen, and by them placed in the public waters of this section of the state in accordance with an agreement previously made between them and the Commission, they having paid for 35,000 eggs. The balance of the plant were distributed as per list hereto appended. Our plant at this station this fall consists of at least 800,000 lake trout eggs from Newfound lake. We intend to add before the season closes at least 100,000 brook trout eggs. This hatchery, in our judgment, ought to be made the established home of a sufficient number of parent brook trout to produce the requisite number of eggs to fill all its trays from year to year. A slight outlay of money would repair the tanks already constructed here in connection with the plant of Mr. Dow and render them in every respect suitable for the reception of such parent fish.

KEENE STATION.

We hatched at this station last spring 150,000 Newfound lake trout fry and 100,000 brook trout fry, all of which were placed in that section of the state. This year there are laid down here 200,000 Newfound lake trout eggs, and later there will be transferred to this station 100,000 brook trout eggs in the eyed state. The house is in good condition.

SUNAPEE STATION.

Sunapee station last year yielded a product of 210,000 aureolus or golden trout, 250,000 brook trout, and 110,000 land-locked salmon fry. A portion of the latter were transferred to other stations in the eyed state. The distribution of all varieties is shown in list.

This year's product is comprised of 450,000 brook trout, 140,000 land-locked salmon, and 50,000 aureolus or golden trout eggs.

In accordance with our previously formed intentions, we employed men at Pleasant pond, in the town of New London, for the purpose of taking parent fish to supply eggs for this hatchery. Owing to the extreme low water, both at Sunapee lake and Pleasant pond, our product of land-locked salmon and brook trout eggs is not more than one half what it would have been under favorable conditions. The low water mentioned and prevailing high winds during the spawning season of the aureolus, rendered it impossible for us to obtain a fair quota of their spawn. Notwithstanding all these drawbacks, we have in the aggregate more spawn in this hatchery this year than last, the excess being 70,000.

The two new stations at New Durham and Conway are just completed and at present are empty. Later in the season a reasonable quota of eyed eggs of the varieties of fish suitable for those localities will be placed there, and when hatched their fry will be distributed in the different towns in that section of the state.

In our last report we stated that arrangements had been made which would insure the building of suitable fishways at Garvin's and Sewall's falls. We supposed at the time we made that statement it was true, but subsequent events have proved the contrary as regards the one at Sewall's falls, the Concord Land and Water Power Company, owners of the dam at that place having failed to comply with the requirements of the statutes. The matter is now in the hands of Attorney-General Eastman.

Before closing our report we wish to submit to the incoming legislature the following matters for its consideration:

1. We suggest that a law be enacted giving our Commission power to screen the outlet of any lake or pond in the state, to prevent the escape of fish placed therein, whenever in our judgment it is deemed necessary. For in many instances time and money have been wasted by the lack of such power in the hands of the Commission.

2. We seriously recommend that for the better protection of brook trout such a law be passed as will prevent the taking of the same previous to May 1 in any year, and the taking of brook trout through the ice at *any* season of the year.

3. So amend the game laws as to make the close season on *all* game birds and game animals, except deer, moose and caribou, and shore birds, commence on the 15th of December of each year and end on the 15th of September next following.

4. Pass a law allowing the killing of sheldrake at all seasons of the year.

5. Enact a law making the use of explosives or poisonous substances in killing fish *imprisonment* in every case of conviction for said offence.

6. Make the end of the open season on land-locked salmon September 15, instead of September 30.

FINANCIAL STATEMENT.

ASHLAND STATION.

1894.			
Sept.	16.	Paid F. L. Hughes, to May 23	$125.30

Sept.	14.		Asahel Wheeler	3.55
Nov.	21.		Hughes & Brown	48.59

KEENE STATION.

May	23.	Paid	E. E. Cone, from Oct. 27, 1893, to May 5, 1894	$128.18
	19.		Henry Giffin	7.26

LACONIA STATION.

June	12.	Paid	O. H. Daniels	$223.72
Nov.	26.		O. H. Daniels	176.64

MANCHESTER STATION.

June	1.	Paid	H. C. Wallace	$114.57
	1.		Mrs. G. N. Bell	18.00
1893.				
Dec.	1.		Head & Dowst	671.29
Nov.	29.		Perry H. Dow	247.87

The above two items are from the $1,000 appropriated to build the hatchery.

PLYMOUTH STATION.

1894.				
Jan.	1.	Paid	Mrs. M. A. Hodge	$7.42
Feb.	1.		D. H. McLinn	56.80
Feb.	6.		Burleigh & Adams	2.55
March	31.		D. H. McLinn	68.65
May	31.		D. H. McLinn	62.65
July	31.		Care hatchery and buying trout	97.24
Aug.	31.		C. H. Corliss	22.00
Sept.	29.		D. H. McLinn	66.56

SUNAPEE STATION.

May	28.	Paid	C. G. Davis, care of hatchery	$28.07
Jan.	13.		E. A. Todd	10.10
May	30.		R. F. Sargent	16.05
June	1.		F. H. Davis	8.25
Nov.	6.		H. P. Hurd	15.75
	1.		Express on shrimp	3.50
Oct.	24.		H. C. Brown	38.00
Aug.	17.		H. Bloomfield	12.00
Nov.	26.		J. G. Wentworth	110.00
Sept.	17.		J. Annin, for shrimp	10.00

Sept.	19.		C. A. Knowlton	31.75
Nov.	27.		A. J. Cheney	150.83
	26.		E. F. Sargent	76.90
	26.		R. T. Sargent	126.40

CONWAY STATION.

1894.				
Oct.	1.	Paid	Head & Dowst, for building hatchery, appropriated 1893	$500.00

NEW DURHAM STATION.

Oct.	25.	Paid	John Tuttle for building hatchery, appropriated 1893	$472.00

BRISTOL STATION.

May	14.	Paid	J. R. Sleeper's bill of 1893 and 1894	$67.75
Sept.	17.		American Net and Twine Co.	8.76
Nov.	20.		G. H. Fowler	92.71
	20.		John F. Rogers	12.00
	20.		W. A. Busell	20.00
	20.		C. N. Drake	54.00
	20.		C. P. Sanborn	150.10
	10.		J. K. Sleeper	36.60
	20.		E. F. Pike	21.50
Oct.	4.		E. F. Pike	33.75
	19.		H. O. Pike	34.50

COLEBROOK STATION.

Nov.	22.	Paid	A. C. Wallace	$21.75
	30.		Daniel W. Annis	14.35
	30.		Lewis Ramsay	36.50
	30.		John Brissette	33.00
June	1.		A. C. Wallace, from Jan. 24 to May 29	148.42
Aug.	3.		J. H. Dudley, for tanks and house over them, and underpinning hatchery	304.04
Aug.	21.		American Net and Twine Co.	20.80
	30.		American Net and Twine Co.	1.74
	31.		Morss & White	12.19
Nov.	20.		J. H. Dudley	558.77
	14.		Barr Hardware Co.	19.00

MEREDITH STATION.

March 1.	Paid J. S. Robinson	$15.00
April 1.	J. S. Robinson	15.25
May 15.	J. S. Robinson	35.53
Nov. 21.	J. S. Robinson	52.30
Jan. 30.	J. S. Robinson	15.00

DETECTIVES FOR 1893.

1893.		
	Paid D. E. Martin, Nashua	$48.72
Nov. 24.	John C. Higgins	9.63
	B. P. Chadwick	6.50
	John Bresette	50.00
May 17.	H. A. Burns	15.53

GENERAL ACCOUNT.

Jan. 10.	Paid J. W. Hoxie & Co., 167,000 eyed trout spawn	$233.80
1.	Plummer Fox	15.56
March 7.	Independent Statesman	2.50
May 2.	C. J. Gould, bill for cans . . .	29.55
30.	D. H. McLinn, pulling out fry . .	68.39
June 1.	Pike & Heald	31.89
May 15.	E. D. Clement	13.40
June 8.	J. B. Clarke Co.	2.25
Aug. 1.	Ashael Wheeler	7.00
July 31.	McLinn	9.20
Oct. 5.	American Net & Twine Co. . . .	.85
July 9.	Independent Statesman	1.00
30.	Concord Evening Monitor . . .	3.00
Aug. 21.	Asahel Wheeler	1.00
Oct. 20.	American Net & Twine Co. . . .	7.00
20.	American Net & Twine Co. . . .	1.00
11.	O. H. Daniels	41.14
11.	Pike & Heald	32.94

Paid W. H. Shurtleff's bill from Dec. 1, 1893, to Nov. 1, 1894, ...	$688.65
Paid W. H. Griffin's bill from Dec. 1, 1893, to Nov. 26, 1894	$491.48
Paid N. Wentworth's bill from Dec. 1, 1893, to Nov. 28, 1894	$487.45

Owing to the fact that all bills of the Commissioners have been examined and audited item by item, and approved by your honorable body, we have not deemed it necessary to present an itemized account in the report.

Distribution of Fry, 1894.

PLYMOUTH STATION.

Brook Trout.

TOWN.	NUMBER.	APPLICANT.
Laconia	5,000	B. F. Holt
Gilford	10,000	John G. Wadley
East Barrington	10,000	W. B. Swain
Rochester	15,000	James Farrington
Holderness	5,000	Perley E. Shaw
Franconia	5,000	W. B. Chase
East Hebron	10,000	John W. Sanborn
Bristol	15,000	Geo. H. Fowler
Campton	5,000	C. A. Webster
Alder Brook	10,000	Thos. M. Fletcher
Orfordville	10,000	S. N. Lamprey
Littleton	5,000	A. W. Bingham
Woodsville	10,000	L. E. Collins
Warren	5,000	Geo. H. L. Head
Wentworth	10,000	W. G. Whipple
Manchester	5,000	Jerry Hodge
Reeds Ferry	10,000	Geo. W. Darrah
Manchester	5,000	John Foster
Tilton	10,000	Otis C. Wyatt
Antrim	10,000	John M. Duncan
Hillsborough	10,000	H. G. Muzzey
Manchester	10,000	James A. Doe
Wilton	10,000	E. O. Barrett
Milford	10,000	John McLane
Manchester	35,000	Fred Thurston
Manchester	30,000	W. C. Clarke
Concord	50,000	Frank M. Norton
Canterbury	5,000	W. W. Wheeler
Boscawen	5,000	Geo. H. Gross
Nashua	10,000	Geo. Andrews
Nashua	10,000	W. H. Beasom

Salmon Fry.

Laconia	25,000	O. H. Daniels
Franklin	10,000	G. G. Fellows
Penacook	10,000	Hale Chadwick

MANCHESTER STATION.

Brook Trout.

Northwood	10,000	F. Rollins
Plaistow	10,000	Joab Peaslee
Raymond	10,000	E. S. Poore
Brentwood	5,000	J. R. Smith
West Derry	5,000	W. H. Bachelder
Seabrook	5,000	John M. Weare
Dover	15,000	F. A. Christie
Exeter	10,000	J. Warren Towle
Kensington	5,000	L. E. Gove
Amoskeag	5,000	Elmus Ordway
No. Weare	10,000	J. W. Hanson
Manchester	5,000	Perry Dow
Tilton	5,000	Chas. J. Tilton

Lake Trout.

Centre Barnstead	20,000	Frank S. Eaton
West Derry	10,000	W. H. Bachelder
Enfield	10,000	F. T. Currier
Canaan	20,000	F. D. Currier
Hillsboro' Bridge	20,000	F. P. Newham
Unity	10,000	Bela Graves
Manchester	150,000	Massabesic lake
Hudson Centre	20,000	Elmer Clement
Pelham	10,000	Frank M. Woodbury
Amoskeag	5,000	Elmus Ordway
East Andover	20,000	N. J. Bachelder
Concord	20,000	J. P. George
Franklin	20,000	G. G. Fellows
Henniker	10,000	Warren Sanborn
Andover Centre	20,000	Geo. W. Holt
Concord	20,000	F. Norton, *Sec. Merrimack Co. Fish and Game League*
Concord	40,000	
Gorham Pond	10,000	W. C. Clark
Concord	15,000	F. M. Norton

LACONIA STATION.

Lake Trout.

Laconia	20,000	F. B. Holt
East Barrington	10,000	W. B. Swain
Strafford Bow Lake	20,000	Daniel Clay
Orfordville	15,000	S. N. Lamprey
Warren	20,000	Geo. H. L. Head
Madison	20,000	Lewis N. Knox
Ossipee Valley	20,000	Frank K. Hobbs
Ossipee Centre	20,000	Lyford A. Merrow
Madison	20,000	Silver lake
Ossipee	40,000	Ossipee lake
Strafford and Barrington	30,000	
Warren	20,000	
Rumney	20,000	Stinson pond
Horse point	400,000	Winnisquam lake
Fat island		
Twin rocks		
Three islands		
Nigar bar		
Hog island		
Horse island	500,000	Winnipesaukee lake
Bear island		
Three-mile island		
Jolly island		
Forty islands		
Cow island		
Sandy island		
Wolfeborough bay		
Marks		
Witch island		
Sanders shore		
Rattlesnake island		

SUNAPEE STATION.

Brook Trout.

Canaan	5,000	F. D. Currier
Lebanon	5,000	N. W. Morse
Claremont	15,000	E. W. Prouty
Claremont	10,000	Geo. E. Fairbanks

Newbury	5,000	J. A. Donegan
Warner	10,000	Henry C. Davis
Bradford	5,000	Q. E. Davis
Newport	5,000	F. W. Huntoon
Newport	5,000	Elvin G. Eastman
Sutton	5,000	Charles F. Parks
Lebanon	10,000	Fred Moulton
Grafton	10,000	Perley Bucklin
Sunapee lake tributaries	160,000	

Salmon Fry.

Newport	5,000	F. W. Huntoon
Sutton	2,000	Charles F. Parks
New London	105,000	Pike brooks

Aureolus.

Grafton	10,000	Perley Bucklin
Croydon	5,000	A. J. Sawyer
Sunapee lake	200,000	

COLEBROOK STATION.

Brook Trout.

Lancaster	20,000
Jefferson	10,000
Whitefield	10,000
Fabyans	15,000
Jackson	10,000
North Conway	5,000
Conway	10,000
Northumberland	10,000
Millsfield	10,000
Stark	10,000
Milan	5,000
Berlin	10,000
Gorham	20,000
Diamond ponds	30,000
Greenough ponds	15,000
Ladd pond	5,000
Brooks in Colebrook	5,000
Fish pond, Columbia	5,000
Lisbon	10,000

Lake Trout.

Stark	25,000	South pond
	200,000	Connecticut lakes

KEENE STATION.

Brook Trout.

Marlow	5,000	H. D. Dunn
Rindge	10,000	Ezra S. Stearns
Walpole	10,000	William H. Kinery
Peterborough	10,000	M. Z. Morrison
Greenfield	10,000	Frank A. Davis
Munsonville	55,000	Clark F. Rowell

Lake Trout.

Marlow	25,000	H. D. Dunn.
Swanzey	125,000	
Fitzwilliam		
Chesterfield lake		

BRISTOL STATION.

Salmon Fry.

	70,000	Newfound lakes

Lake Trout.

Bristol	660,000	Newfound lakes
Franklin	10,000	G. G. Fellows

ASHLAND STATION.

Salmon Fry.

Holderness	6,000	Home Brook
Ashland	450,000	Squam lake

MEREDITH STATION.

Lake Trout.

Whitefield	25,000	Burns pond
Littleton	20,000	Partridge pond
Winnepiseogee lake	455,000	
Waukawan lake		

TOTAL DISTRIBUTION.

Colebrook	station	440,000
Plymouth	"	400,000
Ashland	"	456,000
Meredith	"	500,000
Laconia	"	1,175,000
Bristol	"	740,000
Manchester	"	550,000
Sunapee	"	572,000
Keene	"	250,000
Total		5,083,000

In explanation of the foregoing list we desire to state that, in many instances, where it might appear that an unusually large amount of fry have been allotted to one person, the appearance is deceptive. In such cases allotments were made in that manner for the purpose of better facilitating the distribution of such fry in the town where such person lives, and *adjoining localities.* It has been our endeavor in the past, as it will be in the future, to treat all sections of the state equitably and with perfect fairness, giving to each their full quota according to the needs of their respective localities, and our best judgment.

We feel constrained in closing this, our annual report, to cordially thank every state official with whom our official business has brought us in contact during the past year for the uniform courtesy which we have received at their hands. We also most sincerely thank the different steamboat companies and the various railroad companies of the state who have extended us favors.

WM. H. SHURTLEFF,
W. H. GRIFFIN,
N. WENTWORTH,
Commissioners of Fish and Game.

APPENDIX.

APPENDIX.

BROOKS AND STREAMS CLOSED.

The following brooks and streams in various sections of the state have been closed by the Commission against all fishing in same:

NOTICE.

Notice is hereby given that the brooks located in the towns of Sutton, New London, and Newbury, emptying into Sunapee lake, and known as First brook and Pike brook, are, from this time forward, for the next three years ensuing, closed against the public fishing in same.

This is done because said streams are needed for the purpose of fish culture, and any person found fishing in said waters while so closed by us will be prosecuted to the extent of the law.

Wm. H. Shurtleff, Chairman.
W. H. Griffin, Secretary.
N. Wentworth, Financial Agent.
Fish and Game Commissioners of New Hampshire.

July 28, 1893.

NOTICE.

The undersigned, Fish and Game Commissioners of the state of New Hampshire, by virtue of the power given them by section 4, chapter 130, of the Public Statutes of said state, do hereby prohibit fishing in all tributaries of Lake Sunapee, for the term of three years, fish having been placed in said tributaries by said Commissioners for purposes of propogation. Persons offending against this order will be prosecuted to the full extent of the law.

Wm. H. Shurtleff,
W. H. Griffin,
N. Wentworth,
Commissioners.

Concord, May 2, 1894.

NOTICE.

Notice is hereby given that all fishing in the stream known as Colby brook, in the town of Henniker, is prohibited for a term of three years from date.

Wm. H. Shurtleff,
W. H. Griffin,
N. Wentworth,
Commissioners.

July 2, 1894.

NOTICE.

The undersigned, Fish and Game Commissioners of the state of New Hampshire, by virtue of the power given us by section 4, chapter 130, of the Public Statutes of New Hampshire, do hereby close against fishing, the waters of Bear brook, so called, in the towns of Allenstown and Epsom, in the county of Merrimack, and the town of Deerfield in the county of Rockingham, together with all tributaries of said brook, until the first day of June, 1897. Offenders against this order will be punished to the full extent of the law.

The attention of the public is directed to section 5, chapter 130, of the Public Statutes, which provides a penalty for the violation of such orders.

W. H. Shurtleff,
W. H. Griffin,
N. Wentworth,
Commissioners.

July 24, 1894.

NOTICE.

The undersigned, Fish and Game Commissioners of the state of New Hampshire, by virtue of the power given them by section 4, chapter 130, of the Public Statutes of said state, do hereby prohibit fishing in waters of Bloody brook, Rickers brook, Jail brook, Beckets brook, Peavy's brook, and Wiggin's brook, all in Exeter; Mace's brook, Steven's brook, Dudley's brook, in Brentwood and Exeter; Well's brook, Powder Mill brook, in Brentwood, East Kingston, and Exeter; York's brook, Hobb's brook, Gove's brook, and Rowe's brook, Kensington and Exeter; and Little river, in Exeter; together with all their tributaries, and all in the county of Rockingham, for the term of three years, fish having been placed in said waters by said Commissioners for the purpose of propagation.

Persons offending against this order will be prosecuted to the full extent of the law.

NOTE. The penalty for any violation of the above order is prescribed in section 5, chapter 130, of the Public Statutes.

W. H. SHURTLEFF,
W. H. GRIFFIN,
N. WENTWORTH,
Commissioners.

May 16, 1894.

NOTICE.

Notice is hereby given that all fishing in the stream known as "Morgan's Brook," in the town of Hopkinton, is prohibited for a term of three years from date.

WM. H. SHURTLEFF,
W. H. GRIFFIN,
N. WENTWORTH,
Commissioners.

July 2, 1894.

NOTICE.

All persons are hereby notified that fishing in Gilford brook, from the lake to Copp's mill, and all tributaries of Gilford brook, is prohibited for a term of three years from June 1st, 1894.

WM. H. SHURTLEFF,
W. H. GRIFFIN,
N. WENTWORTH,
Commissioners.

NOTICE.

All persons are hereby notified that fishing in Poor Farm brook, from the lake to Colby's mill, and all tributaries of Poor Farm brook, is prohibited for a term of three years from June 1st, 1894.

WM. H. SHURTLEFF,
W. H. GRIFFIN,
N. WENTWORTH,
Commissioners.

NOTICE.

All fishing in the following named brooks in the towns of Ashland and Holderness is hereby *strictly forbidden* for a term of three years from date:—Evan's brook, Owl brook to Cassin's mill, Howe brook, Mooney brook and Bennett brook to the highway.

All violations will be prosecuted to the extent of the law.

Wm. H. Shurtleff,
W. H. Griffin,
N. Wentworth,
Commissioners.

LIST OF FISH COMMISSIONERS OF UNITED STATES AND CANADA.

THE UNITED STATES.

Col. Marshall McDonald, commissioner, Washington, D. C.
Capt. J. W. Collins, assistant in charge of fisheries division.
Richard Ratburn, assistant in charge of scientific inquiry.

DOMINION OF CANADA.

Hon. C. H. Tupper, minister of marine and fisheries, Ottawa.
Hon. John Tilton, deputy minister, Ottawa.
S. P. Bauset, chief clerk, Ottawa.
Samuel Wilmot, superintendent of fish culture, Ottawa.

NEWFOUNDLAND.

Hon. A. W. Harvey, chairman, St. John's.
M. Harvey, secretary, St. John's.
Adolph Neilson, superintendent of fisheries, St. John's.

ARIZONA.

Edward Schwartz, Phœnix.

SOUTH CAROLINA.

A. W. Jones, Beaufort.

COLORADO.

Wm. R. Callicote, Denver.

CONNECTICUT.

James A. Bill, Bill Hill.
Samuel N. Bronson, Hartford.
Richard E. Follett, Willimantic.

CALIFORNIA.

Joseph D. Redding, San Francisco.
Hugh L. MacNeil, Los Angeles.
Wm. C. Murdock, secretary, San Francisco.

DELAWARE.

James A. Mulligan, Delaware City.
I. M. Mills, president Delaware Game Protective Association, Clayton.

FLORIDA.

J. H. Smith, Titusville.
M. Mosely, Palatka.
L. H. Sellars, Pensacola.

IOWA.

T. J. Grigg, Spirit Lake.

INDIANA.

P. H. Kirsch, Columbia City.

ILLINOIS.

Geo. N. Longford, Mason County.
Richard Rowe, St. Clair county.
O. D. Sekler, Kane county.
Chas. H. Blown, game warden, Chicago.

NEW JERSEY.

Geo. Pfeiffer, Jr., Camden.
Robert D. Foote, Morristown.
Parker W. Page, Summit.

KANSAS.

J. W. Waimpler, Brazilton.

MAINE.

Thos. N. Wentworth.
Henry O. Stanley, inland fisheries and game, Dixfield.
E. W. Gould, sea and shore fisheries, Thomaston.

MASSACHUSETTS.

E. A. Brackett, Winchester.
I. C. Young, Wellfleet.
Elisha D. Buffington.

MINNESOTA.

W. S. Timberlake, St. Paul.
W. P. Andrus, Minneapolis.
William Bird, game warden, Fairmont.

Frank L. Stetson, Brainerd.
A. F. Ferris, Brainerd.
Fred Von Baumbach, Alexandria.

MICHIGAN.

Hoyt Post, Detroit.
Herschal Whittaker, Detroit.
Horace W. Davis, game and fish warden, Grand Rapids.
Charles S. Hampton, Petosky.

MARYLAND.

John S. Sudler, Princess Pine.
Richard T. Browning, Oakland.
No game commission.

MISSOURI.

Jno. T. Crisp, chairman, Independence.
N. B. Crisp, secretary, Independence.
Jos. L. Griswold, St. Louis.
H. M. Garlichs, St. Joseph.
No game commission.

NEVADA.

Geo. T. Mills, Carson City.

NEBRASKA.

R. H. Oakley, Lincoln.
W. S. May, Fremont.
Jos. H. Blaine, Omaha.

NEW HAMPSHIRE.

W. H. Shurtleff, Lancaster.
W. H. Griffin, Manchester.
Nathaniel Wentworth, Hudson.

OREGON.

H. D. McGuire, Portland.

OHIO.

C. V. Osborn.
H. B. Vincent.
John H. Law.
W. R. Huntington.

RHODE ISLAND.

Committee of Inland Fisheries.

Henry T. Root, Providence.
William P. Morton, Johnston.
J. M. K. Southwick, Newport.

Committee of Shell Fisheries.

James M. Collins, Providence.
James M. Wright, Foster.
George C. Cross, Charlestown.

PENNSYLVANIA.

Lewis Streuber, Erie.
S. B. Stillwell, Scranton.
Henry C. Ford, Philadelphia.
Henry C. Demuth, Lancaster.
John Gay, Greensburg.
Frederick W. Ebel, Harrisburg.

WISCONSIN.

E. E. Bryant, president, Madison.
Calvert Spensley, secretary and treasurer, Mineral Point.
A. V. H. Carpenter, Milwaukee.
Jas. J. Hogan, La Crosse.
George F. Peabody, Appleton.
Richard Valentine, Janesville.

NEW YORK.

L. D. Huntington, president, New Rochelle.
W. H. Boman, Rochester.
A. D. Joline, Tottenville.
D. G. Hackney, Fort Plain.
Robert Hamilton, Greenwich.

UTAH.

Joseph W. Musser, Salt Lake City.

VERMONT.

John W. Titcomb, Rutland.
Horace W. Bailey, Newbury.

VIRGINIA.

Dr. I. T. Wilkins, Jr., Bridgeton.

WEST VIRGINIA.

Felix J. Baxter, Sutton.
C. S. White, Romney.
N. C. Prickett, fish commissioner, Ravenswood.

WASHINGTON.

Hon. James Crawford, game warden, Vancouver.
Hon. S. F. Sherwood, Collville.

WYOMING.

Gustave Schnitger, Laramie.

LIST OF LAKES AND PONDS.

LIST OF LAKES AND PONDS IN NEW HAMPSHIRE, EXCLUSIVE OF THE GREAT LAKES, WINNIPESAUKEE, SUNAPEE, OSSIPEE, CONNECTICUT, ETC., WITH THE SIZE, CHARACTER OF THE BOTTOM, AND SPECIES OF FISH FOUND IN THEM.

[Words in Italics designate kinds put in ponds by the commissioners.]

Towns.	Ponds.	Acres.	Bottom.	Fish.
Acworth	Cold	40	Rocky	*Bass* (1877), perch, pickerel, pouts, etc.
Alstead	Caldwell			
"	Warren's	234	Various	Perch, pick'l, pouts, etc
Alton	Half-Moon	320		*Bass* (1877)
"	Woodman's			
"	Hill's			
"	Place's			
Amherst	Babboosuc	300	Various	*Bass* (1873), pick'l, perch
"	Little	2	Muddy	Pickerel
"	Daimon	10	Muddy	Pickerel, pouts
Andover	Bradley	100	Muddy	Pickerel, perch
"	Highland Lake	400	Various	*Bass*, pick'l, perch, pouts
"	Horseshoe & Adder	100	Muddy	Pick'l, perch, pouts.
"	Elbow	300	Hard	Pick'l, perch, pouts.
"	Cold	20	Muddy	Trout
Antrim	Gregg	100	Various	*Bass* (1873)
"	Dudley	30	Rocky	Perch, pouts
"	Tilton	10	Muddy	Pouts, eels
Auburn	Massabesic	2500	Various	*Bass* (1868), pickerel, perch
Albany	Chocorua			
"	Whitten's			
Alexandria	Foster			
"	Goose			
Allenstown	Bear Hill	15	Mud and sand	Pickerel, perch
Barnstead	Huntress			
"	Brindle			
"	Suncook			*Bass* (1877)
"	Brandy			
Barrington	Ayer's			*Bass* (1877)
"	Long			
"	Round			
"	Nippo			
"	Mendum's			*Bass* (1877)
"	Swain's			
"	Bodge's			
Bath	Muddy	30	Muddy	Pickerel, perch
Belmont	Pout	15	Various	Pouts
Benton	Beaver Meadow			Trout

LIST OF LAKES AND PONDS.—*Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Berlin	Head			
Bow	Truree	50	Mud and moss	Pick'l, perch, pouts, eels
Boscawen	Long	300	Rocky & sandy	Pick'l, perch, pouts.
"	Boyce's	10	Muddy	Pick'l, perch, pouts.
Bradford	Bradford	275	Rocky & sandy	*Bass* (1873), *lake trout* (1876), *l. l. salmon* (1876), pickerel
"	Todd's	200	Muddy	Pick'l perch, pouts, eels
Brookfield	Cook's	350	Rocky	*Blue-backed trout, California salmon*
"	Mill			
Brookline	Potanipus	600	Mud and sand	Pickerel, perch, etc.
"	Peasley	150	Mud and sand	Pickerel, perch, etc.
Canaan	Heart	1200	Sandy	*Bass* (1874), pickerel.
"	Goose	1000	Muddy	Pout, pickerel, *bass* (1874).
"	Clark	700	Muddy	Pout, pickerel
"	Mud	40	Muddy	Pout, pickerel
"	Ford's	50	Chalky	Trout
Campton	Avery's	100	Sand and mud	Pick'l, perch, trout
"	Yeaton	5	Muddy	Pickerel, perch
Canterbury	Clough's	30	Sandy	*Bass* (1871), pickerel, barbel, pouts
"	Shaker (5)	60		Pick'l, perch, pouts.
"	Crane-Neck	8	Muddy	Pick'l, perch, pouts.
"	Forest	20	Muddy	Pick'l, perch, pouts.
"	Morrill	20	Sandy	Pick'l, perch, pouts.
"	Reservoir	35	Muddy	Pickerel, eels, perch, pouts
Center Harbor	Long			
" "	Bear			
" "	Hawkins			
" "	Otter			
Chatham	Kimball's	100	Sand and mud	Pickerel
"	Mountain	100	Sandy, rocky	Trout
"	Province	10	Sandy, rocky	Trout
Chesterfield	Spofford's	1500	White sand	Bass, pike, pickerel.
"	Lily	30	Muddy	Pouts
"	Indian	20	Muddy	Pouts
Chichester	Pinkfield			[ally trout.
Clarksville	Clarksville	200		Pick'l, pouts, origin-
"	Carr	30		
Columbia	Lime	30	Lime	No fish
"	Fish	50	Muddy	Trout, eels
Concord	Penacook Lake	40	Muddy, rocky	*Bass* (1868), perch
"	Turtle			
"	Turkey	20	Muddy	Perch
"	Little			
Conway	Walker's	2560	Rocky	Pick'l, perch, pouts, eels
"	Pequawket	640	Muddy	Pick'l, perch, pouts, eels
Croydon	Long			*Smelt* (1877)...[(1877).
"	Rocky-Bound			*Bass* (1870), *smelt*,
"	Governor's			*Bass* (1876)
"	Spectacle			
Danbury	Bog			
"	School			
Danville	Long			
"	Cub	100	Muddy	Pick'l, perch, pouts.
Deerfield	Pleasant	1100	Sandy	Pick'l, *bass*, perch
"	Moulton's			

TOWNS.	Ponds.	Acres.	Bottom.	Fish.
Deering	Dudley's	30	Rocky	Perch, pouts
"	Pecker's			
"	Fulton's	10	Muddy	Pouts, eels
"	Gregg's	100	Muddy, rocky	Pick'l, perch, pouts
Derry	Beaver	147	Sandy	*Bass*, pickerel, perch, pouts
"	Upper Shield's			
"	Lower Shield's			
Dixville	Trout			Trout
"	Moose			Trout
Dorchester	Norris	300	Muddy	Pickerel
"	Trout	50	Sandy	Trout
"	McCutchins	70	Sandy	Trout, pouts
"	Town-Line	150	Rocky	Pickerel, pouts
"	Mudgett	100	Muddy	Pickerel
Dublin	Mud			
"	Monadnock	600	Rock and sand	Trout
"	Farnum			
"	White			
Dummer	Lary	3	Muddy	Trout, pick'l, suckers, dace
"	Dummer	125	Rocky	Trout, suckers, dace
"	Corner	50	Rocky, sandy	Trout, suckers, dace
"	Little Dummer	15	Muddy	Trout, suckers, dace
Dunbarton	Kimball's	100	Sandy, rocky	Pick'l, eels, horned-pout
"	Long	80	Muddy	Perch, shiners, flat-sides
"	Gorham	75	Muddy	*Bass* (1875)
"	Purgatory			Pickerel, perch, eels
Eaton	Robertson's			
"	Long			
Effingham	Province	1000		
"	Leech's			
Ellsworth	Ellsworth	100		
Enfield	Mascoma lake	500	Rocky	*Bass* ('68-69), *pike-perch* ('77) pick'l, pouts, ells, suckers
"	East pond	350	Rocky	*Bass* ('74), pickerel, pouts, eels, suckers
"	Spectacle	150	Rocky	*Bass* ('75), pouts, pick'l, sunfish, perch
"	George	50	Muddy	Pout, pick'l, sunfish, perch
"	Eastman's	75	Rocky	Pick'l, sunfish, perch
"	Cold	50	Rocky	*Bass* ('74), pickerel, sunfish, perch
Epsom	Chestnut	35	Rock and sand	Pick'l, bream, perch, shiners
"	Round	1	Mud and sand	Pick'l, bream, perch, shiners
"	Odiorne's	15	Mud and sand	Pick'l, bream, perch, pouts
Erroll	Aker's			
"	Mann			
Epping	Carpenter's			*Bass* (1877)
Fitswilliam	South	300	Sandy	Pick'l, perch, *black bass*
"	Scipp	200	Muddy	Pickerel, perch
"	Rockwood's	100	Sandy	Pickerel, perch
"	Collins	30	Muddy	Pick'l, perch, *smelts* ('76).
Francestown	Haunted	216	Sandy	*Bass* ('76), pickerel, perch
"	Pleasant	216	Sandy	*Bass* ('76), pickerel, perch

Towns.	Ponds.	Acres.	Bottom.	Fish.
Franklin	Webster Lake	100	Sandy	*Bass* ('68), pickerel, perch, etc.
Franconia	Echo Lake			*Bass* (1868), trout
Freedom	Trout			
“	Danforth	560	Muddy	Pick'l, perch, shiners
“	Danforth Bay	1000	Muddy & sandy	Pick'l, perch, shiners
“	Ossipee	1500	Muddy & sandy	Pick'l, trout, shiners
“	Swazey	250	Muddy	Pick'l, perch, shiners
Fremont	Loons			
Gilford	Little	50	Muddy	Pick'l, perch, pouts, eels
“	Saltmarsh			
Gilmanton	Loon			*Black bass*
“	Lougee			*Black bass*
“	Young's			
“	Rocky			
“	Round			
“	Shellcamp			
Gilsum	Converse	2	Muddy	Trout
Goshen	Rand's	100	Rocky & sandy	*Bass*, pick'l, pouts
Grafton	Grafton	100	Rocky	*Bass*, pick'l, pouts
“	Kilton's	100	Muddy	Perch, pic'k, pouts
“	Tewksbury's	50	Various	*Bass* (1875), pick'l
“	Mud	20		Pickerel, pouts
“	Half-Moon	50	Sandy	Pickerel, pouts
Grantham	Grass			
“	Butternut	175	Muddy	Pick'l, eels, perch, pouts
“	Stocker	200	Muddy & sandy	Pick'l, eels, perch, pouts, *smelts* (1877), *bass* ('76), suckers, dace
“	Eastman	300		Pick'l, eels, perch, pouts
“	Cranberry			Pick'l, perch, pouts
“	Leavitt			Pick'l, perch, pouts
“	Miller	175		Pick'l, perch, pouts, *bass* (1874)
Greenfield	Pollard's	300	Muddy & sandy	Pick'l, perch, pouts
“	Gould's	150	Sandy	Pickerel, perch
“	Cragin's	150	Muddy & sandy	Pickerel, pouts
“	Hogback	10	Muddy	Pouts
“	Bridge's	10	Muddy	Perch, pouts
Groton	Spectacle	100	Rocky & sandy	Pickerel, perch
“	Little	4	Muddy	Pickerel
Hampstead	Angly	400	Rocky	Pick'l, perch, pouts, *black bass*
“	Island	900	Rocky	*Bass* (1877), pick'l, perch, pouts, etc.
“	Wash	350		*Bass* (1877), pick'l, perch, pouts, etc.
Hancock	Half-Moon	25	Muddy	Pick'l, pouts, perch
“	Long	800	Rocky & sandy	Pick'l, perch, pouts, dace
“	Norway	40	Muddy	Pick'l, pouts, perch
“	Jugernet	15	Rocky	Pick'l, pouts
“	Hunt	75	Rocky	
Harrisville	Harrisville	120	Rocky	Pick'l, perch, pouts, dace
“	Breed	100	Rocky & sandy	Pick'l, perch, pouts, dace
“	North	300	Rocky	Pick'l, perch, pouts, dace
“	Norway			
“	Pratt			
Haverhill	Wood's	1	Muddy	Perch, pouts

LIST OF LAKES AND PONDS.—*Continued.*

TOWNS.	Ponds.	Acres.	Bottom.	Fish.
Haverhill	French	5	Muddy & sandy	Perch, pouts
Henniker	Long	175	Various	*Bass* (’74), *smelt* (’76), pick’l, perch, pouts
“	Gove’s	80	Hard	*Bass* (’74), *smelt*, eels
“	Whittaker	100	Various	*Bass* (’74), pickerel, perch
“	Upper	75	Various	*Bass* (’74), pickerel, perch, etc
“	Cranney	100	Hard	*Bass* (’74), pickerel, perch, etc
“	Middle	50	Various	*Bass* (’74), pickerel, perch, etc
“	Pleasant	75	Hard	*Bass* (’74), pickerel, perch, etc
“	Grassy	60	Hard	*Bass* (’74), pickerel, perch, etc
“	Clark’s	12	Muddy	*Bass* (’74), pickerel, perch, etc
“	Morrill’s	30	Muddy	Pickerel, trout
“	Camp-Swamp	40	Various	*Bass* (’75), pickerel, trout, etc
“	Little	15	Various	Pickerel, perch
Hill	Poverty	50	Muddy	Pout, formerly trout
“	Weeks	....	Hard	Pickerel, perch
Hillsborough	Contention	125	Sandy	Pick’l, perch, pouts
“	Loon	225	Rocky & sandy	Pick’l, perch, *bass* (1874), pouts
“	Campbell’s	85	Rocky & sandy	Pick’l, perch, pouts,
“	Merrill’s	....	....	Pick’l, perch, *bass* (1874)
“	Mud	20	Muddy	Pickerel, pouts
Holderness	Squam Lake	6400	Rock and sand	Trout, cusk, pick’l, perch, eels, smelts, barbel, *land-lock’d salmon* (1877)
“	Little Squam	150	Rock and sand	Same as Squam Lake
“	White Oak	80	Muddy	Pickerel, pouts, eels, barbel
Hollis	Flints	70	Sandy & muddy	Pick’l, pouts, perch
“	Long	50	Sandy	Pick’l, pouts, perch, bream
“	Pennichuck	150	Sandy & muddy	*Bass* (1877), pickerel, pouts, perch, bream
“	Rocky	75	Sandy & rocky	Pick’l, pouts, perch, bream
Hooksett	Lakin’s	1000	Muddy	*Bass* (1877) pickerel, pouts, perch, bream
“	Hinman’s	125	Muddy	Pick’l, pouts, perch, bream
“	Sawyer’s	200	Muddy	Pick’l, pouts, perch, bream
“	Clay	100	Muddy	Pick’l, pouts, perch, bream
“	Pinnacle	50	Gravelly	Perch, shiners
Hopkinton	Smith’s	30	Muddy	Pickerel, pouts
“	Clement’s	300	Sandy	Pick’l, pouts, perch
“	Grassy	100	Muddy	Pick’l, pouts, perch
“	Rolfe’s	200	Sandy & muddy	Pick’l, pouts, perch
“	Chase	250	Sandy & muddy	Pickerel, *bass* (1875) pouts, perch
Hudson	Little Massabesic	175	Rocky & muddy	Pick’l, pouts, perch
“	Otternick	75	Sandy & muddy	Pick’l, pouts, perch
Jaffrey	Thorndike	50	Rocky & muddy	Pickerel, pouts
“	Gilmore	200	Sandy & rocky	Pick’l, form’ly trout

LIST OF LAKES AND PONDS.—*Continued.*

TOWNS.	Ponds.	Acres.	Bottom.	Fish.
Jaffrey	Frost	100	Muddy	Eels, pouts
"	Long	400	Sandy & muddy	Pick'l, pouts, perch, suckers
Jefferson	Cherry	100	Muddy	Pickerel, pouts
"	Safety	10	Sandy	Trout
Kensington	Muddy	1	Muddy	Horned-pouts
Keene	Wilson's	....	Muddy	*Bass* (1868)
Kingston	Great	400	Sandy	Pick'l, perch, pouts, *black bass*
"	Country	300	Sandy & muddy	Pick'l, perch, pouts
"	Little	50	Muddy	Pick'l, perch, pouts, *black bass*
"	Half-Moon	50	Muddy	Pick'l, perch, pouts
Lancaster	Baker's	50	Muddy	Pick'l, perch, eels
"	Martin Meadow	300	Various	Pick'l, perch, eels, pouts
Laconia	Pickerel	30	Muddy	Pick'l, perch, pouts, eels
Lee	Wheelright's	165	Rock, mud and gravel	*Bass*, *pike-perch*, *white perch*
Lempster	Dodge's	110	Various	Pick'l, pouts, eels, sunfish
"	Long	200	Various Rock and sand.	Pick'l, pouts, eels, sunfish
"	Sand	225	Muddy	Pick'l, pouts, eels, sunfish
"	Beaver	18	Various	Pickerel, perch
"	Hurd	20	Sandy & muddy	Pick'l, pouts, perch, etc
Lincoln	Bog	100	Sandy & muddy	Trout
"	Tamerack	50	Sandy & muddy	Trout
"	Loon	50	Sandy & muddy	Trout
Lisbon	Streeter	100	Muddy	Pickerel
"	Perch	50	Sandy	Pickerel, perch
"	Mink	100	Rocky Rocky	*Smelts* (1877), *bass*, ('77) pickerel, dace, minnows
"	Young	200	Muddy	Pickerel, perch
"	Henry	10		Pickerel
Littleton	Partridge	100	Hard	*Bass* (1873), pickerel, perch
Litchfield	Darrah	14	Sandy	Pick'l, perch, pouts
"	Rich	4	Sandy	Perch, pouts
"	Common	5	Sandy	Perch, pouts
Londonderry	Scoby's Upper	....		
"	Scoby's Lower	....		
Loudon	Cloughs	50	Gravel	*Bass*, pickerel, perch
"	Crooked	25	Rock and sand.	Pouts, pick'l, perch
"	Hot-Hole	25	Rock and sand.	*Bass* (1870), pickerel, barbel
"	Rollins	....		
Lyman	Young's	200	Rocky	Pick'l, pouts, suckers
"	Dodge's	100	Muddy	Pickerel, pouts, dace
"	Round	50	Muddy	Pickerel, pouts, dace
"	Cowin	50	Muddy	Pickerel, pouts, dace
Lyme	Reservoir	200	Sandy	Pickerel, perch
"	Post's	200	Sandy	Pickerel, perch
"	Mud	100	Muddy	Trout
Lyndeborough	Benton's	20	Muddy	Pouts
"	Badger's	15	Muddy	Pickerel
Manchester	Nutt's	25	Sandy	Pick'l, perch, pouts
"	Stevens	30	Muddy	Pick'l, perch, pouts
"	Mosquito	20	Muddy	Pick'l, perch, pouts
Madbury	Barbadoes	....		

LIST OF LAKES AND PONDS.—*Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Madison	Silver Lake	2500		*Bass* (1877), *land-locked salmon*
"	Pea Porridge			
"	Davis			
Marlborough	Clapp's	30	Muddy	Pick'l, pouts, suckers
"	Stone	100	Rock & gravel	Pick'l, perch, pouts, shiners, suckers
"	Meeting-house	50	Muddy	Pick'l, pouts, shiners, suckers
"	Cummings	45	Muddy	Pick'l, pouts, shiners, etc.
Merrimack	Spalding's	75	Sandy & muddy	Pick'l, perch, pouts, bream, *bass* (1877).
Meredith	Measeley	1500	Sandy & rocky	Pick'l, perch, pouts, bass
"	Wickwash	700	Muddy	Pick'l, perch, pouts
"	Forest	50	Muddy	Pick'l, perch, pouts
"	Robinson's	60	Sandy & rocky	Pick'l, perch, pouts
Milan	Cedar	300	Muddy	Pick'l, perch, pouts, eels
"	Nay's	200	Muddy	Pick'l, perch, pouts, eels
Milton	Tri-Echo Lake	2000	Various	*Bass*, pick'l, perch, pouts, eels, *white perch*, *California salmon*
"	Jones River			*California salmon*
Middleton	Reservoir	500	Sandy & muddy	*Bass* (1877), pickerel, and a few trout
Millsfield	Millsfield			Trout
"	Moose			Trout
"	Rock			Trout
Moultonborough	Long	500	Sandy	*Bass* (1873), pickerel
"	Red Hill			*Bass* (1873)
"	Berry	160	Muddy	Pickerel
Nelson	Munsonville			
"	Center			
"	Spoonwood	170		Pick'l, perch, pouts, dace
"	Tolman	41		Pick'l, perch, pouts, dace
Nashua	Round	25	Sand and mud	Pick'l, perch, bream
New Boston	Bailey's	15	Rocky & muddy	Pick'l, perch, pouts
"	Beard's	11	Muddy	Pick'l, perch, pouts
"	Joe English			
"	Shirley	10	Muddy	Pick'l, perch, pouts
"	Negro	14	Muddy	Pick'l, perch, pouts
New Durham	Shaw's	100	Gravel	Perch, pouts
"	March's	150	Gravel and mud	Pickerel, pouts
"	Merry-meeting	1050	Gravelly	Trout, pick'l, cusk, *land-lo'k'd salmon*
"	Cold Rain	50	Muddy	Pickerel
"	Downing's	75	Muddy & gravel	Pouts, pickerel
New Hampton	Forest			
"	Jackson's			
New Ipswich	Pratt's	50	Rocky	Pickerel, pouts
"	Hoar's	5	Muddy	Pickerel, pouts
New London	Clark's	50	Muddy	Pick'l, perch, pouts, eels
"	Messer's	100	Muddy	Pickerel, eels, perch, pouts
"	Otter	125	Sandy	Pick'l, pouts, suckers
"	Pleasant	800	Sandy	*Bass* (1870), pickerel, chub, eels, perch

LIST OT LAKES AND PONDS.—*Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
New London	Little Sunapee	1200	Sandy	Pick'l, pouts, suckers
Northfield	Chestnut	....	....	....
"	Sondogardy	....	....	....
Northwood	Suncook	400	Sandy	*Bass* (1877), pickerel, perch, pouts, eels..
"	Jenness	300	Sandy	*Bass* (1874), pickerel, perch, pouts, eels..
"	Long	....	....	....
"	Little Bow	100	Muddy	Pick'l, perch, pouts, eels
"	Harvey	200	Sandy & muddy	*Bass* (1877), pickerel, perch, pouts, eels..
"	Durgin	....	....	....
"	Knowlton	100	Sandy	Pick'l, perch, pouts, eels
Nottingham	Pawtuckaway	1000	.. ..	*Bass* (1877)
"	Quincy	300	....	....
Odell	Trio	....	....	....
"	Cranberry	....	....	....
Orange	Orange	....	....	....
Orford	Brackett's	....	....	....
"	Rocky	....	....	....
"	Turtle	....	....	....
"	Baker's Upper	....	....	....
"	Reservoir	....	....	....
"	Indian	....	....	....
Ossipee	White	100	Sandy	Smelts
"	Duncan	100	Sandy	Pickerel, pouts
"	Garland's	300	Rocky	Trout, pouts
"	Connor	500	Rocky	Trout, pouts
"	Bean	40	Rocky	Trout, pouts
"	Dan's Hole	500	R'ky, very deep	Trout
Pelham	Long	600	Rock and sand.	Pick'l, perch, pouts..
"	Gumpas	100	Rock and mud..	Pick'l, perch, pouts..
"	White's	50	Sand and gravel	Pick'l, perch, pouts..
"	Island	200	Sandy	Pick'l, perch, pouts..
Peterborough	Cunningham	30	Sandy	Pick'l, perch, pouts..
"	Pierce	10	Sandy	Pick'l, form'ly trout.
Piermont	Lily	50	Muddy	Pickerel
"	Fellows'	500	Various	Pick'l, perch, pouts, eels, *black bass*
"	Tarleton's Large	900	Various	Pick'l, perch, pouts, eels
"	Tarleton's Small	500	Various	Pick'l, perch, pouts, eels, *black bass*
Pittsfield	Berry's	25	Sand and gravel	Pick'l, perch, bream, *bass* (1874)
"	Eaton	8	Rock and sand.	Pick'l, perch, bream, pouts
"	Wild Goose	350	Muddy	Pick'l, perch, pouts..
"	Blake	5	Muddy	Pick'l, perch, pouts..
"	Horse	1	Muddy	Perch
Plainfield	Moses's	40	Muddy	Pouts, suckers
Randolph	Safety	75	Muddy	Trout
Raymond	Jones	800	Sandy	*Bass* (1877), pickerel, perch
"	Governor's	400	Muddy	Pickerel, perch
"	Pecker	100	Muddy	Pickerel, perch
Richmond	Cass	100	Muddy	Pick'l, perch, pouts..
"	Sandy	70	Sand and rock..	Pick'l, perch, pouts..
Rindge	Pecker	30	Rocky	Pick'l, perch, shiners, pouts, sunfish, eels
"	Long	1000	Various	Same as above
"	Grassy	100	Muddy	Same as above

LIST OF LAKES AND PONDS.—*Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Rindge	Bullet	30	Sandy	Pick'l, perch, shiners, pouts, sunfish, eels
"	Pool	80	Muddy	Same as above
"	Manomonack	2600	Various	Same as above
"	Durel	30	Muddy	Same as above
"	Emerson	140	Rocky	Same as above
"	Perley	300	Rocky	Same as above
"	Hubbard	300	Various	Same as above
"	Smith	60	Muddy	Same as above
"	Mud	15	Muddy	Same as above
"	Little	12	Muddy	Same as above
Roxbury	Roaring Brook			
Rumney	Stinson's	450	Sandy	Bass, pick'l, perch, a few trout, suckers
"	Loon	260	Muddy	Pick'l, perch, roach, *bass* (1877)
Rochester	Ricker's			
"	Romia			*Black bass*
Rollinsford	Cocheco			*Bass* (1868)
Salem	Captain's	160	Mud and rocky	Pick'l, perch, pouts
"	Policy	1000	Rocky & sandy	Pickerel, perch, *bass* (1877)
"	World's End	140	Muddy	Pick'l, perch, pouts
Salisbury	The Bay	500	Muddy	Pick'l, perch, pouts
"	Greenough's	10	Muddy	Pickerel, pouts
"	Wilder's	3	Hard	Pickerel, trout
"	Tucker's	35	Hard	Pickerel, pouts
"	Duck			
Sanbornton	Rollins	23	Muddy	Pickerel, pouts, eels, perch, and a few trout
"	Cawley	40	Muddy	Pickerel, pouts, eels, and a few trout
"	Hale's Mill	35	Muddy	Pickerel, pouts, eels
"	Plumer's	60	Muddy	Pickerel, pouts, eels, trout
"	Hunkins	16	Various	Pick'l, perch, pouts
Sandown	Clark's	50	Muddy	Pick'l, perch, pouts
"	Phillip's	425	Sandy & muddy	Pick'l, perch, pouts, *black bass*
"	Punch	25	Muddy	Pick'l, perch, pouts
Sandwich	Bearcamp	400	Muddy	Pick'l, perch, pouts
"	Red Hill	300	Muddy	Pick'l, perch, pouts
"	Little	150	Sandy & rocky	Pick'l, perch, pouts
Somersworth	Cole's			*Bass* (1877)
"	Willard's			*Smelt* (1877)
Springfield	Pleasant	300	Rocky & sandy	*Bass* (1874), pickerel, perch, pouts
"	Morgan	125	Sandy & muddy	Same as Pleasant
"	Star	100	Rocky	Pick'l, *smelt* (1877), trout, *land-locked salmon*
"	Baptist	100	Rocky	Pickerel, pouts
"	Gilman	50	Muddy	Pouts
"	Mud	20	Muddy	Pouts
Stark	Potter			
"	Pike's			
"	Piercey's			
"	Long			
Stewartstown	Great Diamond	200	Muddy	Trout
"	Ladd	5	Muddy	Trout
"	Little Diamond	75	Muddy	Trout
"	Rock	10	Muddy	Pike
Stoddard	Center	80	Rock and sand	Pick'l, perch, pouts

LIST OF LAKES AND PONDS.—*Continued.*

TOWNS.	Ponds.	Acres.	Bottom.	Fish.
Stoddard	Mud	200	Muddy	Pick'l, perch, pouts
“	Island	300	Rocky	*Bass* (1873), pickerel, perch, pouts
“	Long	2000	Rock, sand, mud	*Bass* (1873), pickerel, perch, pouts
Strafford	Bow	1600	Rocky	Pick'l, perch, suckers, pouts, *bass* (1874)
“	Little Bow	50	Sandy & muddy	Pouts
“	Wild Goose	40	Muddy	Pouts
“	Trout	35	Rocky & sandy	Pouts, a few trout
Success	Success	....	....	....
Sunapee	Ledge	300	Rocky	*Bass*, picker'l, perch, etc.
“	Perkins	250	Muddy	Pickerel, pouts, eels, suckers
“	Spectacle	100	Muddy	Pickerel
Sullivan	Bolster	75	Rock and sand	Trouts, pouts, pick'l, perch
“	Chapman's	75	Various	Trout, pouts, pick'l, perch
Sutton	Russell	10	Muddy	Pick'l, perch, pouts
“	Billings	25	Various	Pickerel, pouts
“	Kezar's	225	Sandy	Pick'l, perch, pouts, dace
“	Gile	100	Muddy	Pick'l, perch, pouts
“	Blaisdell's	150	Sandy	Pick'l, perch, *black bass* (1870)
Swanzey	Great	160	Various	Pick'l, perch, pouts, etc.
“	Locke's	....	....	....
Tamworth	Great Hill	150	Muddy	Pickerel, pouts
“	Chocorua	250	Sandy & muddy	*Bass* (1877), pick'l
“	Elliott	100	Muddy	Pickerel, pouts
“	White's	175	Sandy	*Bass* (1877), pickerel, pouts
“	Whitten	300	Rocky	Trout
“	Knowles	200	Muddy	Pickerel
“	Pequaet	100	Rocky	....
“	Church	200	Muddy	Trout
“	Sawyer	100	Muddy	Trout
“	Jeems	100	Muddy	Trout
Thornton	Picket Hill	10	Muddy	Trout, pouts
“	Cone's	5	Muddy	Pouts
Tuftonborough	Lower Beech	....	....	....
“	Dish-water	....	....	....
Unity	Beaver Meadow	....	....	....
“	Gilman	300	Gravelly	Pickerel, formerly trout
“	Whortleberry	....	....	....
Wakefield	Lovewell's	1200	Sandy & rocky	Pick'l, perch, *California salmon, blue-backed trout.*
“	Newichiwanock	....	....	*California salmon*
“	Province	1100	Rocky & sandy	Pick'l, perch, *bass* ('77)
“	Pine River	1000	Rocky & muddy	Pickerel, perch
“	Great East	3000	Rocky & sandy	Pickerel, *black bass* (1869)
Warner	Bagley's	22	Muddy	Pickerel, eels, perch
“	Bear	48	Rocky	Pickerel, pouts, formerly trout
“	Pleasant	20	Rocky & sandy	Pickerel, pouts, *bass* ('70), perch

LIST OF LAKES AND PONDS.—*Continued.*

TOWNS.	Ponds.	Acres.	Bottom.	Fish.
Warner	Tom's	34	Muddy	Pick'l, perch, pouts
"	Simmons	30	Rocky	Trout, pouts
"	Day	12	Muddy	Pickerel, pouts
Warren	Glen Ponds	55	Muddy	Trout
"	Meder	30	Muddy	Pouts, suckers
"	Weeks	10	Muddy	Trout
Washington	Ashuelot	400	Muddy	Pick'l, perch, dace, bass, pouts
"	Ayers	40	Muddy	
"	Bacon	50	Muddy, rocky	
"	Bear	4	Muddy	Trout
"	Borden	80	Muddy	Perch, pouts, pick'l, trout
"	Borney	10	Very muddy	
"	Brockway's			
"	Free Island	15	Very muddy	Pouts
"	Fletcher	20	Very muddy	
"	Frog	75	Very muddy	Perch, pouts
"	Half Moon	200	Rocky	Suck., pick'l, pouts perch, bass
"	Hedgehog	50	Very muddy	Pouts, suckers
"	Island	500	Rocky	Trout, pick'l, perch, pouts, bass
"	Lang, part in W'sh'n	400	Very muddy	Pick'l, perch, pouts, bass
"	May	420	Muddy	Pick'l, trout, perch, black bass
"	Mellen	350	Sandy, clay and rock	Pick'l, perch, bass
"	Newman	20	Very muddy	Perch, pickerel
"	North	250	Muddy	Pick'l, trout, perch, suckers
"	Philbrick	15	Muddy	Perch, pouts
"	Smith	75	Muddy	Suck., perch, pouts
"	Trout	3	Muddy	Trout
"	Vickery	15	Very muddy	Pickerel, pouts
Webster	Long	320	Various	*Bass* (1871), pickerel, perch, eels
"	Great	250	Various	Pouts, suck., perch, eels
Weare	Ferren's			
"	Mount William			
Wentworth's Loc.	Wentworth			
Wentworth	Rocky	20	Sand and rock	Trout
"	Brown's	500	Rock and mud	*Bass* (1875), pick'l, pouts, eels, trout
"	Line	300	Sand and mud	Pick'l, perch, pouts, eels
Wilmot	Moody			
"	White	10	Clear	Pick'l, trout, suck., pouts
"	Eagle	50	Sandy	Pick'l, perch, trout, chub, suck., pouts
"	Piper	40	Muddy, rocky	Pick'l, trout, pouts
Windsor	Black	70	Muddy	Pick'l, perch, pouts
"	White	55	Sandy	Pick'l, perch, pouts
"	Bagley	40	Muddy	Pick'l, perch, pouts
Whitefield	Burns	250	Rock and sand	Pick'l, perch pouts
"	Blood's	100	Muddy	
"	Hale's	100	Rock and sand	Pick'l, perch, pouts
"	Hazen's	200	Rock and sand	Pick'l, perch, pouts, *bass* (1876)
"	Round	250	Rock and sand	Pick'l, perch, pouts
"	Little Cherry	100	Muddy	Pick'l, perch, pouts

LIST OF LAKES AND PONDS.—*Continued.*

TOWNS.	Ponds.	Acres.	Bottom.	Fish.
Winchester	Humphrey's	150	Various	Pick'l, perch, pouts, eels.
"	Round	8	Various	Pick'l, perch, pouts, eels
Windham	Cabot's	1100	Various	Pick'l, perch, pouts, lake trout, smelt (1894)
"	Policy	1200	Various	*Bass* (1877), pickerel, perch, pouts
"	Hititite	125	Mud	Pick'l, perch, pouts
"	Mitchell's	25	Mud	Pick'l, perch, pouts
Woodstock	Loon	30	Various	Trout
"	Elbow	75	Various	Pick'l, pouts, formerly trout
"	Hubbard's	30	Muddy	Pickerel
"	Russell	40	Mud and sand	Trout, pouts
"	Gordon	12	Muddy	Trout
"	Moran	20	Muddy	Trout
Wolfeborough	Smith's	5120	Rock and sand	*Bass*, pick'l, smelts, *California salmon*
"	Rust's	720	Stony	*Bass* (1865), pick'l, roach
"	Beach	480	Sandy	Pick'l, perch, pouts
"	Crooked	320	Stony	*Bass* (1871)
"	Sargent's	240	Muddy	Pick'l, perch, pouts
"	Garland's	120	Muddy	Pick'l, perch, pouts
"	Barton's	80	Muddy	Pouts, eels